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THE
JEWISH AGRICULTURAL
SOCIETY, INC.

ANNUAL REPORT

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JUL 30 1923

FOR THE YEAR

1922

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THE
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AND ANIMAL INDUSTRY

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10 Aug 23

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*To the President, Directors and Members of the Jewish
Agricultural Society, Inc.*

GENTLEMEN :

The fortunes of the American farmers during the year 1922 were at a low ebb. The report of the Secretary of Agriculture is tinged throughout with dark hues. This is all the more deplorable because an abundant crop was harvested, estimated production exceeding the ten-year period. This condition is due to the general unscientific and ill adapted system of financing and marketing our agricultural products, and was intensified in the past year by disturbances in labor, industrial and economic circles. Happily, there are signs that we are going through the darkness that precedes the dawn. Prices are already showing a tendency to advance. Credit is becoming easier and interest rates lower. Marketing conditions are slowly beginning to be improved. The results of the deliberations of such bodies as the National Agricultural Conference held last January, the Joint Congressional Committee of Agricultural Inquiry, the Farmers Bloc; the exhaustive study of the farmers' problems by numerous agricultural societies and by men of the high calibre of our two distinguished co-religionists, Bernard M. Baruch and Eugene Meyer, Jr.; the legislative program to be considered by Congress—all these are bound to have a favorable reaction. There is unmistakable promise that a new day is about to break for the American farmer.

These conditions bore heavily upon the Jewish farmers, even as they did upon the older and more firmly rooted farmers. As a class, Jewish farmers have hardly been long enough established on American soil to come through so critical a period with balance and equilibrium. Yet, despite a few defections, an individual failure here and there, the movement in general has suffered no setback. The Jew is inured to privation and hardship. Ruthless fate has accustomed him to a bitter struggle for existence. It is just this familiarity with the stern realities of life that has enabled the Jewish farmer to pull through these trying times.

The situation just set forth thrust new problems before our Society and invested it with added responsibilities. Three successive years of unfavorable conditions intensified our task, multiplied our problems, put our entire machinery to the test. Fortunately, our organization is sufficiently flexible to be adapted to changing conditions. The policies of the Society are so shaped as to enable it to adopt emergency measures to meet emergency conditions in emergency times. How this was accomplished will appear in the discussion of the various departments of our work.

The conditions just described, added to the normal growth of the movement, makes the year 1922 stand out as one of the most active in our history. Our Loan Department granted 473 loans and advanced an aggregate of \$335,154.45, a larger number of loans than in any previous year, and a larger sum advanced than in any year except 1920. The records of this Department now comprise 6,627 farm loans totalling \$4,142,792.11, covering 38 States, and show the largest aggregate in outstanding farm loans, \$1,228,818.38 on our books at the close of the year. Notwithstanding the unfavorable conditions, our collections on principal and interest on farm loans reached \$264,677.58, only slightly less than last year.

Through our Farm Settlement Department we established 104 new Jewish farming families, thus saving them from the pitfalls in the path of the inexperienced farm buyer. As an integral part of this work we continued our warfare against the dishonest farm agent, a work bound up with many difficulties.

Our Extension Service, the branch of our activities in which we take especial pride and through which we reach the largest number of Jewish farmers, has made a record that challenges the attention of all interested in the vital problem of food production. It commands the admiration of the great national and state agencies engaged in like work.

To the text book on poultry that appeared last year—the first Yiddish agricultural text book ever published—was added a treatise in Yiddish on the diseases of domestic animals, written by our Extension Director.

Agricultural scholarships were awarded and loans granted to Jewish students in the agricultural colleges.

Our Sanitation Department has gone forward without abatement in its appointed task. Five years of intensive activity have wrought a wondrous change in rural sanitation standards in those regions upon which our efforts have been centered.

Our Farm Labor Department is steadily building up a class of skilled Jewish farm laborers. This year it placed 779 men, bringing the total of all its placements to 12,783.

In conjunction with the Council of Jewish Women, there has been evolved a broad and sympathetic program of work for the promotion of the interests of the Jewish farm woman and the Jewish farm child. Upon their contentment, success or failure, in the last analysis, largely depends.

In all of these fields, our branches—in Chicago, Philadelphia and Ellenville—have contributed their share to make these results possible of achievement.

We now enter upon another year of service with a promising Jewish farming class, firmly established as part and parcel of our body politic. Well nigh seventy-five thousand Jewish souls are today deriving a livelihood by tilling one million of America's fertile acres, with every State in the Union furnishing its quota. Expressed in monetary values these farmsteads with their equipment reach a figure rapidly approaching the hundred million dollar mark.

Last spring our Society's name was changed from The Jewish Agricultural and Industrial Aid Society to The Jewish Agricultural Society, Inc. In dustrial features having gradually given way to our agricultural work, we felt that our name would more accurately reflect the nature of our work if the word "industrial" were omitted. The term "aid" implies eleemosynary favor. We do not dispense alms. Our aid does not take the form of charitable doles but is extended on a business basis that any self-respecting man can accept without the sacrifice of prestige or dignity. We felt, therefore, that the elimination of "aid" from our title would raise the standing of our clients both in their own eyes and in the estimation of others, and put our dealings with them upon a higher plane.

Another change in our organization is the enlargement of our directorate from seven to nine members. Our work is of so exacting a nature and presents problems in such number and of such variety that it was deemed wise to give them the benefit of the study and deliberation of a larger board.

FARM SETTLEMENT DEPARTMENT

Our charter invests us with the responsible mission of "the encouragement and direction of agriculture among Jews, residents of the United States." At no time have we conceived our mandate as imposing upon us the duty of missionaries charged with the conversion to farming of large masses of urban Jews. In all the years of our existence we have studiously and scrupulously avoided all propaganda, the preachment from the house-tops of the gospel of farming. It has always been our belief that an artificially stimulated farming class means a weak farming class, an ephemeral thing that sprouteth in the morning and withereth at night. In our very first report we made the assertion that "our aim should be rather the gradual creation of a class of real farmers than the settlement of large numbers." Farmers cannot be made en masse. The responsibility is too heavy and the risk of failure too great. We prefer the slower but safer method of directing the natural flow toward the farm and guiding it along proper channels.

For no phase of our work has this principle that significance that it possesses for our Farm Settlement Department. To this Department comes a perennial stream of city people, anxious to throw off the restraint of shop, factory or foundry; longing to escape from sunless, cheerless city tenements. Were we to yield heedlessly to the natural impulse of gratifying all these desires, our annual roster of new farmers would be much more imposing but the toll of failure would be much greater. The prospective farmer stakes his fortune, his very future, upon our judgment. Our task is not a light one. It requires experience, sympathy, vision, a knowledge of human nature.

The principles underlying farm settlement are well laid down in the report of the Soldier Settlement Board of Canada—and what applies to the returned soldier applies equally to the

civilian. "A settler must be qualified to farm," says the report. "No sympathetic argument can justify the settlement of an unfit returned soldier on land. There is no business where the difficulties and discouragements are so numerous; limited capital, isolation, arduous labor, crop failures, pests, hail, frost and drought are incidents of the farmer's life, but formidable obstacles to the beginner. Settlement of men not physically or temperamentally adapted to farming means a disastrous percentage of ultimate failures. No greater injury could be done to unfit men or men without the ability to succeed than to permit their wholesale settlement on land."

These are exactly the principles on which we proceed. Departure from them spells disaster. Save a negligible few, our clients are "back to the landers" in the sense that they come from the city and from city occupations. Writing of "back to the landers" as a class, the Dean of a large agricultural college gives it as his opinion that "quite a large percentage do not remain after having become accustomed to the methods of city living." Yet this is the class from which Jewish farming material must be molded and out of which the Jewish farming movement is being built up. Large numerical results are obviously impossible, and indeed we do not strive to attain them.

Like last year, our farm settlement work was circumscribed by a shortage of funds available for loans to new farmers. We felt that our duty lay in aiding established farmers before undertaking to help in the settlement of new ones. But this limitation did not cause us much regret. Farm prices continue high. The last United States census reports the average value per acre of farm land in 1920 as \$57.36, compared with \$32.40 in 1910. Much of this increase took place in the last few years of the decade. While there has been some recession, the drop has not been nearly in proportion to the sharp decline in farm products. The deferment in the hopes of some ardent farm seekers, though a temporary disappointment, may yet prove to be a blessing in disguise.

A total of 1,160 applicants called during the course of the year at the Farm Settlement Departments of our Home Office and its branches; 104 new families were settled. All of this eager army—whether settled or not—received a sympathetic hearing

and were given an intelligent point of view as to what farming implies and what it requires. Those palpably unfit were discouraged from entering upon a business which would bring them no profit and the cause no benefit. Others were advised to wait until they can embark upon the venture with greater promise of success. While this is work of a negative character, it is none the less of distinct value and is the only rational method of building up a farm movement.

Upon the resignation of Mr. Hyman Caroline early in the year, Mr. Jacob M. Maze became head of the Department. His report follows:

"The Farm Settlement Department, acting as guide to those of our people who have turned their vision toward the land, is gratified to report that the year 1922 was one of the most fruitful in results obtained. Despite continued agricultural depression, despite our enforced policy of retrenchment, a shortage of funds available for loans to new farmers, and a reduced settlement staff, satisfactory progress can be reported. 1,160 prospective farmers were interviewed, of whom 104, the best qualified in our judgment, were settled on farms. 492 farms were examined and 165 listed as suitable for our clients.

The following table gives comparative figures for the last three years.

	1920	1921	1922
Number of Applicants.....	1736	1243	1160
Number taken out to Inspect Farms....	248	154	189
Number who Bought Farms.....	171	97	104
Number of Loans Granted	93	42	34
Number of Farms Inspected	550	331	429

As seen from the table, there was a slight decline in the number of applicants since 1921, but a material dropping off from the year before. The causes that operated to bring about this reduction were set forth in our last report and still hold good. Industrial depression, unemployment due to strikes and other causes, the inability to convert money invested in other enterprises or in real estate into cash, the high cost of farms, the low price of farm products—all

acted as a deterrent, causing the postponement of many projected entrances into the field of farming.

The applicants at our various offices comprised men and women from nearly every trade and profession—workers, merchants, manufacturers, ex-soldiers, agricultural college graduates—people from all strata of society. To the best of our ability, based upon the result of our years of experience, upon our judgment of agricultural conditions, our understanding of Jewish temperament, and our knowledge of successes and failures, this army of farm seekers was advised, each according to his particular circumstances and present situation in life. We gave advice, based upon personal investigation, regarding farms, big and small; fruit, dairy, poultry and truck farms. We advised on the varied branches of farming and the profits to be expected from each, on the various agricultural sections—all in relationship to the specific applicant. We appraised farm land and farm buildings, livestock, machinery and crops. We assisted in conducting purchase negotiations and in arranging the terms of mortgages. In many cases our Assistant Manager, Mr. Philip R. Strisik, examined the purchase contracts. Besides, we gave every promising applicant an insight into farming from its human aspect, the side of farming that touches especially the farm family. We pointed out relative advantages and disadvantages, so as to give the entrant into farming a complete and balanced picture. In short, our service was as complete as we knew how to make it.

For the Jewish city dweller to take root on a farm he must be of the proper type, the farm must be right, the section favorable, the branch of farming suitable, and his financial means sufficient to carry him over the readjustment period. In our sifting process we used every effort to select only those who could meet these requirements. The 104 new farmers included 17 men who had previously farmed either in this country or abroad; 5 returned soldiers (4 of whom had seen foreign service and 3 had been wounded and received vocational agricultural training); 7 farm laborers (5 of whom had been placed by our Farm Labor Bureau); 4 graduates of the Woodbine Agricultural School; 2 of the Farmingdale School; one young man who had taken a short course at the New Jersey Agricultural College, and one farmer's son. One of the new recruits to farming is a woman whose husband had been a farm tenant for many years. He died in 1918 and his widow continued to rent farms until she was able to acquire her own farm this year.

All told 37% of the new farmers had had some farming experience.

The following table contains comparative data for the last three years and its analysis presents some interesting facts. The average capital per applicant, as well as the average capital per farm, steadily rose and were over 1/3 more than in 1920. The unsettled conditions made it mandatory for us to require a larger initial capital as a prerequisite for settlement, especially since we had to pursue a policy of retrenchment. The average price per farm (real estate only) also shows a progressive advance, ranging about 11% higher than two years ago. The average personal property value is smaller than in either of the two former years due, no doubt, to the decline in price of farm equipment. The number of partnerships grew because the higher cost of land forced more of our clients to pool their resources for a joint venture, all the more so because we had to cut down on settlement loans. The most noteworthy thing is the decline in the number of settlement loans granted this year and in their average amount. Considering the higher cost of land and hence the larger capital required for the undertaking, this is a fine indication of the type of the present day Jewish farm seeker. It signifies that our new farming contingent is made up of men who have attained a measurable success in their city occupations.

	1920	1921	1922
Average capital possessed per applicant settled...	\$2,985	\$3,482	\$3,954
Average capital possessed per farm.	\$4,264	\$4,814	\$5,875
Average price per farm.	\$7,595	\$8,166	\$8,645
Average personal property value per farm.	\$1,392	\$1,080	814
Total number of loans.	93	42	34
Total amount of loans, . . .	\$159,030	\$60,800	\$36,150
Average amount of loan.	\$1,710	\$1,447	1,063
Farms bought in partnership.	38	22	28

The total capital of the new farmers was \$411,300, which is \$87,500 more than that possessed by those settled in 1921. The total value of the farms purchased was \$605,200 and the total value of personal property \$57,000.

The new farmers are classified in the following table with reference to the branch of farming pursued:

General Farming.....	47
Poultry " 	40
Dairy " 	7
Truck " 	5
Fruit " 	4
Tobacco " 	1
Total	104

"This classification is not quite accurate; practically all the farms bought upon our recommendation were general farms. Mixed farming is safest for the new and even for the old farmer. Specialized farming is too risky, except perhaps for the highly trained specialist. The above classification indicates the principle, though not necessarily the sole branch of farming for which the farms are adapted. The distress of the tobacco farmers made us reluctant to recommend tobacco farms, but this condition is rapidly improving. Jews have made a signal success in this branch save in the last few abnormal years. Fruit farming is too speculative, dependent upon too many extraneous factors, and too expensive for most of our clients. Trucking demands a knowledge of intensive methods not possessed by the novice. Dairy farming requires a costly equipment of buildings and animals. Besides, all these branches have not been very remunerative in recent years.

Our people, on the other hand, have shown a decided aptitude and remarkable proficiency in poultry farming. It seems to be the type of farming most easily learned by city people. Among those we settled in the last few years hardly any failure can be recorded. As a group their progress surpasses our most optimistic expectations. It is worth while to give a few instances.

Probably the most conspicuous case is that of S. L., a young man who was utterly devoid of farming experience when he bought a good but neglected farm in Metuchen, New Jersey, in January, 1921, for \$10,300. He built poultry houses and raised a flock of two thousand highly producing birds. Within this short time the farm has been developed into a model poultry plant, visited often by the poultry students of the New Jersey Agricultural College. L. sells his eggs at a premium, ships them by parcel post, and his annual income is well over \$5,000. Although a newcomer,

he organized the Middlesex County Poultry Association, of which he became the first President. L. entered a pen in the International Egg Laying Contest at Vineland, N. J.

N. F., a cloak operator, bought a neglected farm in August, 1920, for which he paid \$5,500. He gradually built up the place until now he has a flock of 1,100 birds, the gross income from which in November and December was \$240 weekly. He takes great pride in having been able to install sanitary plumbing in his home and to buy a piano and an automobile.

In February, 1922, M. A., an ex-soldier, paid \$5,600 for an abandoned farm in Toms River, New Jersey. He built all his poultry houses single-handed and his 700 pullets are laying better than 50% (35% is considered good).

A man of 50, small in stature and slight in build, G. W., bought a bare farm last August. He paid \$7,000. He built his own poultry houses, bought 650 ready to lay pullets, and now sells his eggs direct to the consumer. At the time of the writing of this report his gross weekly receipts were \$160.

B. G., a druggist, aged 52, bought an abandoned poultry farm in October, 1920, for which he paid \$7,500. After having sold 2,000 pullets he now has a flock of 2,000 laying birds. Last winter and spring he hatched 24,000 eggs for himself and others and entered a pen in the international egg laying contest in Vineland, New Jersey."

In the international egg laying contest now being conducted in Vineland, New Jersey, the entries in which are limited to one hundred and in which the leading poultrymen of the United States participate, at least four pens were entered by Jewish farmers. Two of these had had no poultry experience prior to their settlement by this Department two years ago.

A striking example of a Jewish settlement built up through individual initiative but under the guidance of this Department is that in Ocean County, New Jersey, in the vicinity of Lakewood and Toms River. The first Jewish settler came to Toms River fourteen years ago and started poultry raising, the prevailing enterprise in that section. He attracted a few friends. Four years ago we settled six farmers, primarily as an experiment. They succeeded so well that we decided to develop the section further.

Hence sixteen farmers were settled in 1921 and thirteen in 1922. The total number of Jewish farmers today is forty-three, of whom thirty-three were placed by us. These forty-three Jewish farmers have a total of 37,800 birds, making an average of 880 per farmer, which is higher than the average for the section. The progress of the Jewish poultry farmers has been so rapid and so marked as to attract the attention of their non-Jewish neighbors.

The number of actual settlements does not adequately reflect the nature of the service rendered by this Department. Besides making contact between farm and farmer, we waged relentless warfare against the unscrupulous land shark, and nipped many a dishonest deal in the bud. Lurid advertising enticed scores of people with the snare of the bargain priced farm that could be bought with little cash. Our records abound with instances of cases in which we prevented intending buyers from making injudicious purchases. For lack of space we shall cite but two representative cases.

A. & C. selected a \$12,500 farm in New Jersey and paid \$500 on contract. Before taking title they sought advice as to the value of the farm. Our investigation disclosed that the owner had bought the farm three years ago for \$7,000, which was then considered a high price. The land was of poor quality, neglected, and too low for the raising of crops except hay. We advised A. & C. that the farm was not suitable under any circumstances and they dropped their deposit.

A. was about to buy a farm in Ohio for \$15,000. Our investigation showed that the place was worth not over \$9,500, and what is more, that the seller was a speculator who had bought it only recently for \$9,000.

Contrast these with the following:

Two years ago D. was inveigled into the purchase of a dairy farm near Hackensack. The price was \$32,000, including a big herd of worthless cows and some old machinery. Realizing that he had been swindled he came to us for help. We advised him to the best of our ability under such unfortunate circumstances and made him a loan. After a hopeless struggle D. now finds that he cannot overcome the initial handicap and is offering the farm for sale at \$16,500. Now he is back in the city a wiser but sadder man.

Experiences like this harm not only the individual, but the entire cause. Some of our clients have their hearts so

set upon farming that it is impossible to dissuade them. Some of these will succeed notwithstanding apparently insurmountable obstacles. Others will come to grief. How many we saved from the fate of D. we have no means of telling, but the number is very large."

The problem of fraud prevention continues to tax our ingenuity. It is bound up with so many legal intricacies that an organization like ours cannot hope to cope with it with any degree of adequacy. A personnel especially trained in fraud detection is necessary, and even then a large expenditure of money would be required to produce results. Real estate license laws, such as exist in some states, are the most effective means to stamp out this evil. All that we can attempt to do is to stand behind an occasional case that promises a successful outcome. A case presenting an element of fraud bordering upon criminality is now in progress, and one which came to our notice just a few days ago will be subjected to close investigation. Our intervention in matters of this sort, through the publicity that it affords, acts as a deterrent to these nefarious practices.

EXTENSION DEPARTMENT

"Agricultural ill fortune is a national ill fortune," said President Harding so tersely and expressively in his recent message to Congress. That is why the United States Government spent about \$40,000,000 during the fiscal year 1922 for the maintenance of its comprehensive and splendid Department of Agriculture, the finest in the world. That is why an elaborate system of extension service has been built up under the Smith-Lever Act, under which a total of about \$18,652,000 from Federal, State, County and local sources is annually made available for this work. That is why our State and County Governments spend in the aggregate even a vastly larger amount in the cause of agricultural education and research.

In a paper read before the American Country Life Association last month, Mr. C. B. Smith, the Chief of the Office of Extension Work in the United States Department of Agricul-

ture, and who was the co-author of the act which bears his name, enunciated as the causative factor in the development of the government extension program "that only about one adult in seven has the vision and the ability to reason from principle to practice and therefore may be reached by the lecture method, or through the press, or through bulletins and reports." He gave the result of farm management surveys of more than two hundred farming communities which shows "that in practically any farm community anywhere from Maine to Oregon, out of one hundred farmers, taken as they come, approximately twenty have found the secret for success in farming in that community." Yet, important as this work is, government extension service does not begin to be even remotely adequate. County agents have under their jurisdiction an average of 2,600 farmers scattered over 600 square miles of territory. Intensive work is obviously impossible, and individual instruction to new farmers, so necessary in our work, practically out of the question.

Considerations like the above furnish the underlying reason for the maintenance of special extension activities among Jewish farmers. Their needs are peculiar, not in the sense that Jewish farmers are backward in intelligence, but because they have no farming history behind them, oppressive and restrictive laws having deprived them of an agricultural background. The activities of our Extension Department are essentially similar to those carried on under the Smith-Lever Act, but our work is in some respects even more comprehensive, taking in intimate problems of farm life that no governmental agency could undertake to cope with, and which by their nature have no place in a governmental program. Such is, for example, the question of religious instruction for the young, a problem that has long been agitating Jewish farmers and with which their continuance as farmers is intimately related.

If ever the existence of this Department was justified, it was during the last few troublous years when economical production and proper marketing meant not so much a difference in the margin of profit as the difference between profit and loss, when in truth the farmers' very existence depended upon the proficiency of their farming methods. With the first backward

swing of the pendulum, this Department set itself in a state of preparedness for the task that it could easily see ahead of it. With firm determination it mobilized its resources in its effort to save as many farmers as possible from going on the rocks. Its timely advice—whether through a visit from an extension specialist or through the medium of *The Jewish Farmer*—supplemented where necessary by financial aid through our Loan Department, prevented many an impending failure.

Not the least of the Department's achievements is the ever increasing confidence it inspires among our farmers, and their growing recognition of the importance of agricultural education. How eloquently this is expressed in a letter from a new farmer, written in answer to one sent out by the Department proffering him its services, "I thank you for your letter," he writes, "For a farmer to receive such a letter is exactly like a thirsty man going to the well on a hot day and taking a drink of cold water." "Those who faithfully concern themselves with the needs of the people, may the Lord bless them.' "

The report of Mr. Benjamin C. Stone, our Extension Director, follows:

"It is with a feeling of regret mingled with satisfaction that we report upon this year's work—regret for the continued plight of the farmers, satisfaction that we have been able to be so helpful to those whom we have had the opportunity to serve. As we survey our field, we can clearly discern Jewish farmsteads standing intact because of the help rendered in crucial moments. The task has not been easy. Our methods were evolved and our extension men schooled to meet just such problems. Both men and methods stood the test of trying times.

OUR TWO-FOLD MISSION: Our educational campaign is directed along two main lines. We aim to bring to new recruits a training in the rudiments of their chosen occupation—to teach them the essentials of such fundamental farm practices as the handling of farm machinery, tending live-stock, cultivating the soil. This sort of teaching, simple though it may seem, is of trenchant importance to new farmers. Many came directly from the city without farming experience. Left to their own devices, they flounder helplessly and become weary and discouraged. They must be

given guidance and encouragement, and it has been our mission to bring these to them.

We also aim to teach older farmers the advanced principles of farming—to bring to them the knowledge of the more intricate but more profitable methods. We endeavor to impart the latest methods as fast as they are evolved in the laboratories of experiment stations and tested on progressive farms.

Our faithful pursuance of this two-fold mission is largely responsible—we say it with no sense of immodesty—for much of the progress made by our co-religionists throughout the land. Wherever Jewish hands till American soil there will be found men whose interests have been advanced through the services of this Department.

From all over the country come messages of appreciation of our help. Says A. L. from far-off Wyoming: "I thank you very much for the advice that you gave me. My horse completely recovered, is healthy, and I am now working with him."

S. R. writes from Dover, Delaware: "I am glad to be able to tell you that our flock is doing well. I wish to thank you at this opportunity for your kind help and personal interest, which we have always found both helpful and encouraging. You led us into the right channel.

Upon the resignation of Mr. Darwin S. Levine, our Connecticut Extension Specialist, the wife of a successful farmer sent in a tribute which we believe is worth quoting in toto. The following is an exact translation of her letter:

I am unable to express in writing what the truly friendly, devoted and ever unselfish Mr. Levine deserves. He actually accomplished wonders in our section.

The most tardy, neglectful farmers, he aroused from their lethargy, and now they inquire with regret why it is that Mr. Levine no longer calls upon them. Every one of our neighbors is carrying a pack of questions, awaiting Mr. Levine's coming to answer them in a friendly and brotherly way.

1. Take for example one of our neighbors who is raising poultry and who used to buy mash at \$4.00 a bag. Then Mr. Levine came, taught him how to mix his own feed, and now a bag of feed costs him \$2.50.

2. Another neighbor used to lose from 5 to 10 small chicks daily. He was ashamed even to reveal this fact, but then Mr. Levine came and explained to him what to

do, how to treat them, and to prevent the further spread of the disease which threatened his entire stock.

3. Another, who never considered chickens as a profitable thing and used to keep from 15 to 25 hens for his own consumption, recently put up a hen house for 200 hens and became more hopeful with regard to the rest of his farm.

4. So far as we ourselves are concerned, I can write that if a man like Mr. Levine would have come to us several years earlier, we would now be much better off. We followed Mr. Levine's instructions with regard to our chicks, and now we have 125 pullets that commenced to lay at the beginning of October and we are getting from 55 to 69 eggs a day, which we sell in New London at 95 cents a dozen. We expect even better results. For the next season we expect to procure from 800 to 1,000 chicks. We are already preparing brooders and the necessary space, and for all this we have to thank Mr. Levine.

5. Another fact: We were invited last summer to attend the Farmers' Week at the State College. Mr. Levine encouraged us to go. The enjoyment that this occasioned us is difficult to describe, and what we have learned there we shall not forget as long as we live. We wished at that time that at least 50 per cent of the Jewish farmers could avail themselves of this opportunity. And for all this we have to thank Mr. Levine.

6. We regret exceedingly that Mr. Levine did not have the opportunity to complete the arrangements for a poultry club which he had undertaken, but I hope that your noble Society will not abandon us but will help us and send us a worthy person who will be in a position to continue the important work among the Jewish farmers."

OUTSTANDING PROBLEMS OF THE YEAR: A superabundance of rain, in and out of season, gave rise to two serious problems. It caused a depredation of crops by insect pests and plant diseases and a prevalence of all sorts of poultry diseases. Concentrated efforts on our part enabled us to help in these exigencies.

The general swing toward poultry created a demand for chicks which reliable hatcheries could not meet. And it was no easy matter to help our farmers get the proper poul-

try stock. Inferior stock was thrown upon the market and we had to put our farmers on their guard. We literally culled the northeastern country for stock that could conscientiously be recommended and, as a result, many farmers escaped loss and disappointment. Many who disregarded our warning paid dearly. A group of farmers in Ulster County, New York, lost heavily through dealing with an unreliable hatchery in Ohio. Through our Western Office we tried to help them retrieve their losses, but without avail as the firm had gone into bankruptcy.

A special effort was made this year to forestall the faulty construction of farm buildings, poultry houses in particular. The erection of farm buildings is a job for a specialist, and the ordinary builder is usually abysmally ignorant of the principles underlying modern ideas on the subject. It is, in fact, hard for anyone but a specialist to keep abreast of the rapid progress that is being made in this field. A slight inaccuracy may have the most telling effect upon the welfare of the flock and hence upon the farmer's pocket. Our teaching along these lines involves the selection of a site (which necessitates a visit to the farm to survey the premises), instruction as to the manner of building, one or more visits during the course of construction, and the final inspection before the building is put to use.

A problem that is always with us is that relating to the preservation of the fertility of the soil. In the case of most Jewish farmers, the problem is aggravated by the fact that they come into possession of farms which had been depleted in fruitfulness by their former owners. We advised the use of proper combinations of green manuring crops and chemical fertilizers, so gauged as to meet the circumstances of the man, the condition of the soil, and the needs of the crop. Quite recently an eminent authority called attention, in the agricultural press, to the deplorable fact that American farms are being depleted of their fertility with the same disregard for the future as our coal mines of their coal. Our efforts in the prevention of such wanton wastefulness go beyond the individual farmer and touch the national welfare.

The perennial problem of marketing was as pressing as ever. As heretofore, we attacked the problem largely from the farmer's end. We taught the importance of producing what the market demands, of grading products in accordance with adopted standards, and packing them properly for shipment. Where indicated, we advised farmers to use unprofitable products on their own farms; for example, to feed potatoes, so cheap this year, to their own livestock.

FIELD INSTRUCTION: Our field activities embrace a large number of communities in 33 counties from the eastern end of Massachusetts almost to the western boundary of New York, and south through Delaware. This does not include the territory covered by our Western Office. Altogether our field of operation covers over 40 counties in 10 States. In spite of adverse weather conditions and changes in staff, which slowed up the work in the New England territory, we exceeded last year's record in every instance, as is evidenced by the following comparative table:

	1921	1922
Farm Visits.....	1,499	1,607
Meetings.....	122	134
Attendance....	4,900	7,260
Projects.....	14	21
Demonstrations....	24	33

Besides, we gave advice at our offices to 1,450 callers and answered 3,895 inquiries either by mail or through the columns of THE JEWISH FARMER.

Project work was an important phase of our activities. An agricultural project demonstrates the superiority of a new over an old method. Both are applied side by side and the results are examined from time to time and compared carefully at the end of the season. Several times during the year neighboring farmers gather on the premises to hear our extension man explain the progress of the project. Our projects this year comprised a wide range of production adapted to the particular needs of the various communities.

Agricultural demonstrations constitute another important form of extension service. Such a demonstration denotes the exhibition of a single profitable farm operation. It may be staged in connection with a project, as, for instance, a potato spraying demonstration on a farm where a potato project is carried on. Or, it may be held independently, as, for example, a poultry culling demonstration. The demonstrations given fairly covered the entire field of agricultural production and marketing as practiced in the East.

We urged our farmers to participate in the various events arranged by county agents and agricultural colleges, so as to become acquainted with the functions of these agencies, as well as to obtain the valuable information which

they disseminate. The best results are, however, for reasons already explained, obtained from work conducted under our own auspices. Special field days were therefore arranged. That held in Norma, New Jersey, deserves particular mention. It was a combination of community festival, agricultural fair, field day, and demonstration. The occasion was the fortieth anniversary of the founding of the Alliance Colony. An interesting program was arranged. Eminent authorities on production and marketing addressed the meetings and gave demonstrations on the grading and packing of fruit and vegetables. Prizes were offered by us for the best farm exhibits; the Council of Jewish Women gave prizes for household products.

Of the extension schools held this year, that at Norwich, Connecticut, is worth mentioning. We tried the innovation of having successful farmers give lectures and lead the discussions. The experiment seemed satisfactory enough to warrant its continuance.

We also encouraged our farmers to send entries to the agricultural fairs with the object in view of promoting the production of high grade products. Our farmers were well represented among those who received high awards for their exhibits. At the Sullivan County (New York) fair, at which there are always many entrants, a Jewish farmer carried off the first prize in poultry. This man attributes his success to the instruction received through our extension service. At the fruit show held last fall in Atlantic City, a Jewish farmer from Cape May received a prize for his fruit exhibit. For the farmers themselves such reward serves as an incentive to further effort, while to the outside world it demonstrates that the Jew can produce, and produce well.

A survey of the Colchester (Connecticut) sections, undertaken largely at our instance, is now nearing completion. It is being made by a committee working under the supervision of the Connecticut Agricultural College. Its purpose is to procure data that will make possible the formulation of a program which correlates production with marketing. Incidentally it will provide the data necessary to the establishment of market days on which farmers can bring in their products for sale or exchange at an appointed time and place.

The Poultry Club is a new form of extension effort introduced this year. The function of such a club is to study standard methods of poultry raising and marketing and to make the results available to the members. This idea has

gained its greatest popularity in Connecticut. We organized four new clubs there.

Our most effective work was done where we came into personal contact with individual farmers.

In New York State our efforts were concentrated in the Ulster-Sullivan district, where the Jewish farming population is densest. The work here is in charge of Mr. Louis S. Reiner, whose services are maintained cooperatively by our Society and the New York State Extension Department. Among other things his activities resulted in the introduction of potato growing in several communities on a commercial scale; in the improvement of the marketing of milk, especially in Hurleyville and Monticello, through negotiations with milk buyers and with the Dairymen's League; in the introduction of modern methods of poultry raising; in the institution of an inexpensive system of testing the productivity of dairy cows. Several farmers were helped in buying pure bred animals, others in buying alfalfa hay at a low cost direct from growers. Still others were helped in the purchase of chicks, either direct or by reference to reliable sources. In various communities farmers were organized for the purchase of lime in carload lots and seed of improved strains in larger quantities.

In the territory in charge of Mr. Herman Eisenberg poultry raising was extended to new sections and new farms. Efforts were directed toward the elimination of the hazard that has heretofore arrested the progress of poultry farming. Today the New Jersey Jewish poultry man is among the most successful in the State, his plans running with clock-like precision, more like a modern factory than a farm. Mr. Eisenberg was instrumental in introducing a cover crop to enrich the soil. Upon his advocacy, readily salable crops adapted to the particular sections, were produced, such as asparagus, tomatoes and cabbage. He also encouraged the production of alfalfa.

In the New England district, in charge of Mr. Darwin S. Levine, our activities resulted in the adoption of poultry raising on a small scale, mostly in combination with dairying. A response to our attempts to revive an interest in fruit growing is also noticeable. We saved Connecticut farmers thousands of dollars solicited from them by promoters of a scheme that ostensibly gave promise of providing an excellent market for milk. A thorough investigation disclosed the utter impracticability of the project, and, upon our advice, it was abandoned.

SOCIAL AND RELIGIOUS ACTIVITIES: In all these sections we made notable contributions toward the enrichment of the spiritual life of our farmers. As heretofore we endeavored to inject healthy entertainment into our educational efforts. At our meetings instructive slides and moving pictures were exhibited. We helped in the arrangement of special festivals, the dedication of synagogues, the consecration of Scrolls of the Law, and in other celebrations. The Council of Jewish Women cooperated in much of this work.

School exercises in Norma, New Jersey, which we were instrumental in introducing two years ago, were again celebrated, and this year a community health day was instituted. Improvement in some of the Ulster-Sullivan rural schools was effected through our efforts.

At a meeting held at the National Farm School, attended by delegates from New Jersey, Pennsylvania and Delaware, plans for the promotion of religious instruction were outlined by an authority on the subject. The interest of the United Synagogue of America was enlisted and it has agreed to contribute toward the support of the work in a New Jersey community. Similar efforts are under way in communities of New York and Connecticut. Sabbath Schools, Young Folk Clubs, Bible Classes and other forms of religious endeavor are included in the program.

PURCHASING SERVICE: The old adage that 'a dollar saved is a dollar made' was this year more apt than ever. Our Purchasing Service, in charge of Mr. Louis Busker, saved our farmers goodly sums in the purchase of supplies and materials. But what is more important is that these supplies and materials were of standard makes and approved quality. We bought seed that germinates, fertilizer that enriches, brooder stoves that mother the little chicks, and incubators that do not merely incubate complaints.

The full import of this service was brought home to us when we received an urgent request to help effect a settlement with an incubator manufacturer who had sold a machine that proved worthless. As the complainant was under obligation to deliver his chicks at definite periods, his predicament can readily be imagined. The case was ultimately settled, but the farmer suffered not only a money loss, but, what is more, the loss of prestige as a chick seller. Our office had this make of incubator on its disapproved list, and had this farmer asked us before buying he would have gotten a better machine and very likely for less money.

Our Purchasing Service is of particular value to new farmers. Time and again a farmer sends in a big order, an examination of which usually reveals that the man can do without many of the items enumerated in the list.

CORRESPONDENCE COURSE: Our correspondence course initiated two years ago for the benefit of those who cannot avail themselves of our field work, has demonstrated that there is a strong desire for it. In fact we find it impossible to accommodate all who seek to enroll. We prefer to concentrate on a smaller number so that these may get closer attention. The present enrollment is 92, consisting not only of farmers but also of prospective farmers eager to get a scientific background.

THE JEWISH FARMER: As a source of information *The Jewish Farmer* reaches not only farmers but also serves as a preparatory course to prospective farmers, giving them a proper perspective and a sane outlook on farming. Many who later take up farming find that they have stored up a fund of useful information. The most successful farmer in a New York community, a man of innate ability, attributes his success to the knowledge he obtained from *The Jewish Farmer*. This man was a subscriber years before he bought his farm. A progressive farmer, who is also a wide reader of English agricultural literature, evaluates the information carried in the magazine in the following words: '*The Jewish Farmer* has certainly been interesting and, as far as scientific information is concerned, I believe it is without question up to the minute.'

For the large number of farmers whom we cannot reach personally, *The Jewish Farmer* is the only source of agricultural information. To them it is indispensable and constitutes the reading matter for the entire family. One of our readers writes: 'Every reader, when he receives the magazine, feels not only that a friend and advisor has come, but it seems to him that a near relative has come as a guest.' With this in mind, we incorporated material of general Jewish interest and established a special page for the young folks.

Our Associate Editor, Mr. Israel Kasovich, was very helpful in the preparation of the material for this year's issues.

PAMPHLET ON DISEASES OF CATTLE: The reception accorded our Yiddish Poultry Book, published last year, was so encouraging that we felt justified in putting out a

pamphlet in Yiddish on the diseases of domestic animals. The booklet is designed to teach measures for the prevention of disease and for the cure of the minor ailments commonly affecting farm animals. The manuscript was prepared by your Extension Director, whose aim it was to treat this technical subject in such simple terms as to be easily understood by all farmers. The booklet was offered in combination with *The Jewish Farmer*. The best index as to its usefulness is furnished by the letters of commendation received from farmers, of which, for lack of space, we quote but two. Writes a farmer from Gary, Indiana:

'I have been in the United States since 1885 and I have spent my best years on the Northwestern plains of South Dakota, lived many years on a large farm owned by me, raising cattle, horses, as well as grain, and had a number of Jewish boys around me on the farm.

Though I have read a good many books in my life, I am glad to tell you, as far as the contents of the books is concerned, it contains and gives all the diseases of animals and all the remedies to cure the diseases as any of the 1,000 page veterinary books. I am sure that in every part of the world where this pamphlet will go among our Jewish speaking population, every word will be understood.'

A letter from a Connecticut farmer reads:

'I am one of those who received your pamphlet on diseases of cattle. I grasped it like a thirsty man. Long have I waited, already 17 years I have been waiting. Since I became a farmer I have been a cattleman, that is, I have been all the time in the dairy business. I am not what you would call a great English scholar, so as to be able to understand the language and to get my knowledge from English books. A book in Yiddish I cried for to all our great scientists! And here, in the midst of it our beloved Lord sent us down a booklet—a small one, but in my native language. Do you know, Mr. Editor, that I studied this booklet by heart, so that I may know everything to the last word of it,—a veritable well of information in itself. And everything in such order—feeding, watering, about the udder, about the teats—and everything plainly spoken about. I do not know about others, but to me it is a treasure. Just think of it—my cow does not happen to look so well, a look into the booklet and there is the remedy.'

Of its scientific value, Dr. S. A. Goldberg, Professor of Veterinary Medicine at the New York State Veterinary College, writes:

'I read with interest your publication "Diseases of Cattle" in Yiddish. In my opinion the subject has been skillfully handled, covering the most important diseases and their prevention. I feel that such work will greatly benefit the Jewish farmers who are unable to read understandingly similar literature in the English language. By helping them combat disease, they will be enabled to make successful agriculturists.'

Basing his conclusions upon statistics gathered from one thousand Iowa farmers, Dean Coffee of the Minnesota Agricultural College, shows "that the college graduate has ten times the chance of making good that the high school graduate has, and twenty-two times better chances than he who takes only the elementary courses." Studies made in other states also bear out these conclusions. To stimulate the desire for higher education, the Department of Agriculture last year established a graduate school for its workers. Our Society has long recognized the value of a scientific training both for the practical farm operator and the agricultural scientist, and has fostered its acquisition through agricultural scholarships and students' loans.

This year seventeen scholarships at the New York, New Jersey, Massachusetts and Michigan Agricultural Colleges were awarded. One of the successful competitors was a young man who had had a scholarship last year and who, upon the completion of the course, was placed by his college as poultryman on one of the biggest farms in New York State. Within a short time he demonstrated that he understood not only poultry but farm management so well that he was awarded a second scholarship to round out his training. After his return from college he will be re-employed at an increase wage.

A scholarship student of former years, a young woman, established a modern poultry plant on her father's farm in Michigan. Judging from photographs, her poultry house is a replica of the most modern type on the Agricultural College campus.

Another recent student writes of the year's activities on his father's farm as follows:

"During the past year, with a total floor space of 3,000 square feet, we have averaged 825 birds. The total number of eggs laid was about 119,000, averaging 144 eggs per bird. The prices received for eggs ranged from 35 cents to \$1.10 during the year. It is remarkable to watch the interest the farmers all over this section are giving to the poultry business. Nine farmers have already visited our poultry plant to get an idea of the house construction, and a few have already completed their buildings. They expect to raise about 1,000 chicks each."

Loans were granted to students in the New York, Massachusetts and Ohio Agricultural Colleges. One of the recipients, this year's graduate of the Ohio State University, was, upon our recommendation, employed by the Joint Distribution Committee in Mr. Joseph A. Rosen's service, as instructor in the use of tractors and of other agricultural machinery in Russia.

WORK AMONG FARM WOMEN

When we talk of the farm woman we are apt to regard her as of a class apart from her city sister, as if made of a different clay, belonging to a type that is *sui generis*. Such a view does the farm woman a grave injustice, especially the Jewish farm woman, who is merely the Jewish city woman transplanted to the farm. The farm woman commands our special attention simply because of the special conditions under which she lives. Country life has unfortunately not kept abreast of the progress of the day, and there are many handicaps against which the country woman must contend, many and serious disabilities which she must encounter and overcome.

In our report for 1920 we quoted a few statistics taken from the study made by Miss Florence E. Ward for the Federal Department of Agriculture, bringing these facts strikingly to light. A rural school survey of the State of New York, made recently by the Joint Committee on Rural Schools, shows how backward the rural schools of the Empire State are in the matter of school grounds, school buildings, school equipment, teaching personnel, etc., and what is true of New York is no doubt also

true of other States. Prof. Mabel Carney of Teachers' College, reports that just half of the rural school teachers of the United States have never completed a four-year high school term, and only 2% are normal school graduates. Agencies of helpfulness and self-improvement, found so abundantly in our cities, such as, libraries, museums, art galleries, free lectures, and what not, are conspicuous by their almost total absence. That is what adds to the discontent of the farm woman and the disaffection of the farm child. That is what counteracts the natural attractiveness of farm life, and contributes to the steady defection from our farms, to the persistent depletion of our farm population. It explains why our cities are increasing in population seven and one-half times as fast as our rural communities.

For the Jewish farm family, life on an American farm implies two violent changes—the change from old world to new world conditions, and the change from the life of congestion in the city to the life of isolation on the farm. That is why the Council of Jewish Women, at our instance, extended its admirable program of beneficent activities to the lone Jewish family on the farm, which theretofore had been forsaken even in our elaborate scheme of Jewish social service. These sympathetic workers are charged with the noble mission of bringing sunshine and happiness into the lives of our agrarian folk, of making their lives fuller, brighter and more livable.

The work of the Council is ably presented by Miss Amelia Greenwald, its Director, whose report follows:

“Our work has had for its object the presentation to the Jewish farm woman of a program which included the development of religious activities,—principally religious instruction for children—the several branches of household engineering and domestic science, health practices, and a program formulated especially to reach the young adults and the children of farm families. With the help of the extension agents of The Jewish Agricultural Society, we have tried, in so far as was possible and consistent, to merge our plan into your larger project with a view to forming the basis for notable progress in rural education and research.

In planning our work it seemed that the best service could be given the greatest number by organizing the women, as well as the young folks, into self-governing clubs and then

presenting for their choice a plan embodying those types of work in which they might be most interested, so that they could formulate their own program covering a definite period of time.

Out of this have grown the four distinct pieces of work which will be briefly outlined:

1. CLUBS FOR FARM WOMEN, the programs for which were suggested, prepared and directed by the Council's field workers. In these programs emphasis was placed on the following subjects: home making, canning, preserving, sewing, home nursing, elementary hygiene, care of the baby, and healthful recreation, which were presented to the members for selection. To get our message across we used a combination of lectures, exhibits and demonstrations, embodying an appeal to logic as well as to sentiment. Variations in the subjects were made to fit different community needs. The interest and response were encouraging. One woman summed up her appreciation by saying: "I would rather live in the country and have a chance to take part in a worthwhile work which will help others, than to live in the city and have others doing that for me."

2. YOUNG FOLKS' LEAGUES: In Sullivan County, New York, a Young Folks' League, organized in the fall of 1921 with about 15 young men and women between 16 and 30 years of age, has grown to a county organization with a membership of 350. It has six branches in different parts of the county with local as well as county officers. The object of the club is social and educational. It meets weekly. Once a month community meetings are held at which speakers are invited.

3. PARENT TEACHERS' ASSOCIATIONS: An outgrowth of our work with the mothers was a program which comprehends the organization of a number of parent teachers' associations and health clubs in the rural schools. In this work we have had most splendid cooperation on the part of the public school authorities, especially the teachers, the New York State League of Women Voters, and local men and women. Therefore we have been able to give a fine start to self-governing health clubs in and about fifteen rural schools and to install hot lunches (for the benefit of the farm children who come long distances) in four of them. Through these clubs our field workers have been instrumental in bringing to the attention of the

proper authorities a number of needed improvements in connection with the rural schools. The indications are that interest along these lines, now aroused, will grow and that the improvements will be made surely, if gradually. It is obvious that our worker is an important link between the school and the home, and that her opportunity for influencing the opinion of the parents, as well as molding the characters of the children, is almost without limit.

4. DOMESTIC SCIENCE CLUBS: The domestic science clubs among the children are also very popular with the parents. The girls are admitted to classes according to their ages, and the subjects taught are housekeeping, elementary sewing, planning well balanced meals, cooking, and healthful living.

Group work, important as it seems to be, has nevertheless been considered as secondary to the personal visits to isolated farm women. Our main efforts were directed toward fulfilling the obligation for which the Council farm program was primarily formulated, namely, to give special service to the lonely Jewish mother on the far off, lonesome farm.

May we quote from just a few letters received from farm women. One letter reads:

'I want to write you about the good, useful and interesting things your Miss Brenner has taught us. We are always looking forward to meetings where she can be with us and to the good we derive from them. They mean a great deal to us away from the big city and the lonesome life we go through during the winter months. Miss Brenner is certainly making our life out here very interesting, and there aren't enough words in which I can express my praise * * *'

The President of the Women's League of Stevensville, New York, writes:

'Your worker has suggested that we put away our money for a big building fund, and has also helped us toward getting a library. All our members certainly appreciate that we have such a fine woman to help us to find more social life in our community.'

An invitation to the Director read thus:

'Your personal visit will afford great honor to the farmers and it will create a great deal of encouragement to further the cause of unity and of a strong organization.' "

SANITATION DEPARTMENT

It is a sad reflection that despite all the favorable natural endowments of the country and in a land one-third of whose population lives in rural districts, health and sanitation standards should, in this enlightened age, be so deplorably backward. Two years ago Dr. L. L. Lumsden of the United States Public Health Service reported his conclusions based upon a survey of eighteen counties in sixteen states—north, east, south and west—that in less than 2% of the rural homes in the United States are the most essential principles of sanitation consistently in practice, and that less than 3% of our rural population is provided with health service approaching adequacy. Read this in connection with the startling findings contained in a study made about the same time under the auspices of the United States Department of Agriculture and covering 10,000 farm homes in 33 states, showing that the average farm home is $5\frac{1}{2}$ miles from the family doctor, nearly 12 miles from a trained nurse, and about 14 miles from a hospital, and you will have but a faint conception of how large this phase of country life looms up before our rural residents.

When we embarked upon the field of rural sanitation five years ago we had but a slight conception of the magnitude of the task, little idea of the many-sided aspects that it presents. Our entrance upon the work was prompted by a report made shortly before by Miss Madge Headly for the New York State Department of Health, in which the author vividly portrayed the sadly deficient sanitary conditions obtaining in farming regions. The report dealt primarily with the Ulster-Sullivan Districts, in which are found large numbers of Jewish farms and Jewish boarding houses—a combination that multiplies the opportunities for unsanitary conditions through the sudden swelling of the normal population during the summer months. We therefore read with greater satisfaction the report made under the same auspices last summer by Miss Josephine Durkee and published in the March number of the New York State Health News, containing a glowing account of the improvement wrought as a direct result of our sanitation activities.

But New York is not alone in commending our work. Dr. Lumsden writes of it as follows:

"It is a record of remarkable progress under exceedingly interesting conditions in the public health field. Such results are gratifying and encouraging to all of us concerned with practical work for the conservation and promotion of human health in the United States. I congratulate you and all others who have been concerned in making possible the work of your sanitation department.

Under the conditions obtaining in the communities in which your Society is engaged in the promotion of agriculture, it is obvious that progress in rural sanitation is an essential factor in the success of the whole enterprise. The work done by your sanitation department is not only of local importance but is of state wide and national importance from a demonstration standpoint."

Recognition of our efforts on the part of such eminent authorities gives us encouragement, inspires us with renewed ambition, makes us feel that we are contributing in our small way—small, not because of a lack of understanding but simply because of limited machinery and a limited area of operation—to the sum total of human betterment, by helping in the improvement of health and in the lengthening of lives not merely of the few thousand farm residents whom we directly reach but also of the larger number of city people with whom they come into business contact, and with the hundreds of thousands of summer guests.

The report of Dr. Edward Goodwin, our Sanitary Supervisor, is herewith presented:

"During 1922 the Sanitation Department put forth special effort to make the sanitary gains of its first four years secure and permanent. We continued with our specific activities and went forward with our aim—the obtainment of sanitary betterment on the farms of the Jewish farmers under our jurisdiction. The Department's problems, the methods used, the objectives desired, and the results obtained, have all been discussed in previous reports. In this report just brief comment will be given anent certain distinctive features of the year's work .

ULSTER-SULLIVAN (N. Y.) DISTRICT: As in previous years the work in these counties received the major portion of the Department's attention, and rightly so. This beautiful

district, with its large Jewish farm population, with its throngs of summer vacationists, presents a sanitation problem unique in its intensity. We visited in this region 468 farms, boarding and rooming houses, centering our energies as far as possible upon those sections which had not yet received our sanitation attack. Every visit carried with it instruction and advice regarding water supply, sewage, garbage and refuse disposal, fly elimination and food protection. We gave lectures, health talks and sanitation addresses; we demonstrated charts, drawings, diagrams and models; we distributed posters, leaflets, and public health pamphlets. We pressed into service every recognized and effective method of public health education and 'marched on' with our gospel of better rural sanitation.

TOWNSHIP ORDINANCES AND PERSONNEL: The sanitation ordinances sponsored by this Department have now been adopted by ten local health jurisdictions. This year two town boards through our efforts appointed sanitary officers to make inspections during the summer months. We were asked to train and direct these men. We gladly complied and are pleased to report that effective work was done and, what is important, done in a kindly and sympathetic manner. It is our intention to promote similar undertakings in other townships, feeling certain that this arousal of township interest as expressed in the creation of trained sanitary personnel—guided sympathetically and intelligently—is pregnant with possibilities for great public good and will help materially in the solution of many of our vexed sanitation problems.

THE SANITARY LEAGUE: The second annual convention of the Farmers' Sanitary League was held at Ellenville on October 10th, 1922. Members from every part of Ulster and Sullivan Counties attended and the gathering was marked by enthusiasm and good feeling. Every member reaffirmed his faith in the League's sanitation code and pledged himself to promote better sanitation in his home and on his grounds. This year the League established local branches in four sections and each branch has become a center from which sanitary teaching is broadcasted both by precept and example. The League's present membership is 412, and every member feels that he is a co-partner in the work of making rural life cleaner, healthier and happier.

SANITATION EXHIBIT—A HEALTH CENTER: Our Sanitation Exhibit has developed into a Public Health Center.

Farmers from all parts of Sullivan and Ulster Counties, from adjoining Counties and from various sections of New York State, come to study the exhibit and to obtain advice and help in the solution of their individual sanitation problems. Town board members, village trustees, health officers, and others in authority, come to obtain advice in the solution of public sanitation problems. Village dwellers and residents from neighboring towns come here for enlightenment on sanitation and health matters. We receive requests for plans, drawings and literature about our exhibit from many parts of the United States. To all these varied requests we respond cheerfully and to the best of our ability.

CONNECTICUT AND NEW JERSEY: The Jewish farmers in New Jersey received valuable sanitation advice and instruction from Mr. Herman Eisenberg, our Extension Specialist. A similar service was rendered to the Jewish farmers of Connecticut by Mr. Darwin S. Levine. Both of these specialists had taken the course in sanitation given by your Sanitary Supervisor two years ago and had thus equipped themselves for this special activity. Because this work had to be fitted in with their other duties it could not be nearly as intense as that in New York State. But efforts to reach these other states more thoroughly will be made next year.

LECTURES IN NEW YORK CITY PUBLIC SCHOOLS: During the winter and early spring sanitation lectures were delivered in the New York City public schools, some of which were held under the direct auspices of the Board of Education. Our Assistant Manager, Mr. Philip R. Strisik, acted as chairman and also addressed these gatherings. We reached audiences of about 10,000, composed largely of those who during the summer months seek the farms for much needed rest and recreation. Our hearers carried away a clearer understanding of the relationship between rural sanitation and urban health. The Board of Education has again placed your Sanitary Supervisor on its program and a number of lectures will be given during the winter and spring of 1923.

DATA ON ACTIVITIES: We visited 548 farm homes and reinspected 296, making a total of 844 visits. We inspected 541 kitchens, 495 dining rooms and 1,042 sleeping rooms. We examined 511 wells, 347 springs, 851 dry toilets, 472 flush toilets and 395 cesspools. We inspected 458 dairy barns. We distributed about 7,500 sanitation posters, leaflets, pamphlets and public health bulletins, and gave sani-

tation talks before 201 gatherings, reaching a total audience of about 30,000 people.

RESULTS: Some definite sanitary improvement was made at 270 of the 296 farm premises reinspected (91%). In the matter of water supply, 15 exposed wells were closed and abandoned, 12 new shallow wells were dug, 121 old wells were repaired (platforms, curbings, walls), 14 new spring enclosures were built, 59 springs were ditched and protected against surface pollution. In the field of sewage disposal, 252 dry toilets were cleaned, repaired and fly-proofed, 25 new toilets and 48 new cesspools were constructed, 40 new flush toilets were installed, 42 old cesspools were repaired and platforms strengthened. In the direction of fly prevention and garbage disposal, 108 new screen doors and 1,605 new screen windows were placed, and 360 new garbage cans were bought. (The sale of garbage cans in Ulster County was so heavy this past summer that many hardware dealers were completely sold out early in July.) Besides, 140 dairy barns were reinspected and at 110 of these we found that definite improvement had been made both in dairy equipment and in dairy methods.

The desire for better and cleaner living, the elevation of sanitary standards, the improvement in habits of personal hygiene,—the urge which leads to the sanitary ideal—cannot be measured in figures or statistics.”

Heretofore our sanitation attack centered largely upon the mountain districts in New York State. Because of the good results obtained there, we now feel justified in relaxing somewhat our activity in those sections, so as to give the other sections the benefit of our sanitary teachings.

FARM LABOR DEPARTMENT

The farm labor question has always presented a vexing problem both to employer and employee. The temporary nature of the work, its long hours, poor pay (the Department of Agriculture reports a drop of 38% since 1920), the primitive living conditions with which farm laborers are expected to put up, the low rung of the social ladder which they occupy—all these combine to counteract what would otherwise be a much more sought after occupation. Were it not for these considerations the opportunity to toil in the open, on Nature's free, unbounded

fields, would no doubt be grasped by larger numbers. The farm employer, on the other hand, sees his available labor affected by circumstances entirely beyond his control, the supply being governed by industrial rather than agricultural conditions. Industrial prosperity causes a dearth, industrial depression a surfeit of farm help. For instance, it is predicted by authorities, among them President Joseph R. Howard of the American Farm Bureau Federation, that our restrictive immigration laws will bring a shortage of farm labor in their wake. A shortage of labor is already being reported in industrial circles, and in the competition between industry and agriculture, the latter must fall behind.

For us these considerations do not possess that importance that they assume for other farm employment agencies. Our Department is essentially an educational service and as such the number of its placements is relatively immaterial. We place our men not merely for the sake of providing farmers with help, or workers with jobs. These results are merely incidental. Our ultimate aim is to afford earnest, willing, young Jews the opportunity of acquiring a practical agricultural training so as to fit them to become farm owners, or to command the better paying positions as farm workers. That our purpose is being accomplished is attested by our ever growing contingent of skilled laborers, 67% of this year's placements being experienced men as compared with 12% in 1908, when the Department was established. The percentage of independent farmers that have developed out of farm laborers is, of course, very much smaller. It requires more than farm training to make a farm owner. Yet, our experience has demonstrated that practically every case in which a farm owner has been evolved from a farm laborer has resulted in a profitable farming enterprise. It is not by numerical results, but by its educational value, that the effectiveness of our Farm Labor Department must be judged.

The report of Mr. Joseph Blaustein, the head of the Department, follows:

"The conditions surrounding farm labor last spring were about the same as last year. Farming in general has not been profitable in the past three years. With scant returns from crops, farmers were not keen to employ outside help

except during the haying and harvesting seasons. All who could manage to do so got along without additional labor, especially those with labor saving machinery. On the other hand, as there was a slackness in certain industries, the labor supply was plentiful in the early part of the season.

We registered over 2,600 applicants but a much larger number applied, only those being registered who seemed to be fit candidates for farm jobs. Positions were found for 779, which is 171 more than last year. This brings the total number of men placed in the fifteen years of the existence of the Bureau to 12,783, not counting those for whom more than one position was secured in the same year. With these included, the number of placements this year is 885, and for the fifteen years 14,446. The figures would be materially larger were we able to record those who, once placed by us, return of their own accord to their employers in following years, or find other positions for themselves and their friends. Many such instances have come to our knowledge.

The distribution of this year's farm laborers is shown in the following table:

State.	No.	State.	No.
Connecticut.....	109	Michigan.....	26
Illinois.....	45	New Hampshire.....	4
Indiana.....	13	New Jersey.....	187
Maine.....	2	New York.....	332
Maryland.....	2	Pennsylvania.....	16
Massachusetts.....	12	Vermont.....	18
		Wisconsin.....	23
		Total.....	779

The 779 farm laborers were placed with 502 employers, 125 of whom took more than one man. The Home Office placed 652, the Western Office 107, and the Ellenville Office 20. Wages ranged from \$15 to \$100 per month with board and lodging, and averaged \$28.38.

The number of skilled workers is increasing each year. This year 523 men, or 67%, possessed farm experience acquired either at a farm school, an agricultural college, or through at least one season's work on a farm. Of this number 54 were students of agricultural schools or colleges.

The step from farm laborer to independent farmer is a big one but there are yearly some among our farm laborers who, through our advice or financial aid, or both, are elevated to the status of farm owners. A conspicuous case of success is that of A. C., cited in our last year's report, and whose exceptional progress during his first year on the farm is worthy of recording. This is the case of the man whom we first placed in 1914, immediately after his arrival in this country, and who, after seven years as a farm laborer, saved up \$2,800 with which he bought a farm. C. is doing so well that he has already been able to pay back a loan of \$1,000 contracted at the time of the purchase, and to reduce by \$100 a loan that he received from us.

The record of A. C. promises to be repeated in the case of S. M. Sent to work on a farm in Washington, Conn., in August, 1921, he later wrote:

'Last August I came to you seeking employment on a farm. You sent me up here with the understanding that this was a three weeks' job. At the end of the three weeks, the owner asked me to stay over winter. I did so. Now there is an understanding between the owner and myself that I am to remain in his employ for another year, at the end of which I intend to buy a farm or rent one.'

It would not be a matter of surprise if C. G., whom we placed on a poultry farm in New Jersey last spring also eventually joined the ranks of farm owners. Of him his employer reports:

'He was a very agreeable young man and he has learnt from me the poultry business in all its branches.'

It has often been mentioned in our report, but is worthy of repetition here, that not a few of our applicants seek farm employment not for the sake of getting jobs but merely for the purpose of getting the practical experience essential to the successful operation of a farm, and without which their investment would be lost and their careers prove a failure.' "

A noteworthy feature of our employment activities is the small cost at which this work is conducted. The per capita cost for laborers placed was this year less than four dollars.

LOAN DEPARTMENT

Applications for 885 farm loans were considered this year. Of these 181 were lodged in person and 307 through correspond-

ence in our Home Office; 119 either in person or through correspondence at our Western Office; 91 at our Philadelphia Office and 187 at our Ulster-Sullivan Office. Adding in the 1,160 farm settlement applicants the number of people dealt with in our business departments is 2,045. These figures exclude the farmers reached through our educational departments and those who came to us for advice of a miscellaneous business or legal nature. These applications came from all parts of the country, having originated in 18 States.

Our Home Office investigated 267 of the foregoing applications, the Western Office 88, the Philadelphia Office 70, the Ulster-Sullivan Office 128, and 13 were investigated by correspondents. In addition to these loan investigations, 758 investigations of a miscellaneous nature were conducted by our various offices. These latter included not only investigations necessary to look after our own interests but to render our clients advice on matters outside of the jurisdiction of our other departments.

LOANS

In the number of loans granted this year, 473, our records exceeded all previous years. Last year we granted 451 loans, which was the high mark up to that time. This larger number of loans was granted in spite of our enforced curtailment policy and the careful scrutiny to which each application was subjected. Our applicants were so insistent and their needs in these hard times so urgent, that we simply could not resist the demand, hard as it was to meet it out of a depleted treasury. Wherever possible, we advised applicants, as heretofore, to turn to other sources of credit such as, for example, the Federal Land Banks, so as to reserve our resources for those who could not borrow through the customary business channels. Local credit, however, was hard to obtain, because banks and dealers already carried so large an amount in farmers' notes that they were reluctant or unable to extend further accommodation. Moreover, it is pretty generally recognized that farmers' credit requirements are inadequately met even in normal times, especially so for newcomers. It is natural that the scarcity should be more pronounced in abnormal times. That is why Congress has now before it the consideration of legislation looking toward the more liberal financing of the

country's farmers. The Federal Land Banks, valuable as they are, are in themselves insufficient because they are of necessity limited in the nature of their risks. Nor are they organized so as to meet the farmer's seasonal needs. Through them, however, we were spared the necessity of granting many loans which, but for their existence, we would have had to make. Thus in 49 cases we permitted our borrowers to raise first mortgages from the Federal Land Banks for amounts larger than existing liens, so as to leave a margin for current farm needs. The same procedure was followed in 9 instances where first mortgages were raised through other channels. These are what we term "indirect" loans, our security being weakened to the extent of the excess of the new over the old mortgages. Adding these "indirect" loans, the number of our loans this year becomes 531.

Loans aggregating \$875,820 were applied for during the year. This figure excludes many applications of which no record was kept because they were palpably without our scope. Were these recorded the amount would probably exceed \$1,000,000. In amount the loans granted this year exceeded slightly those of 1921, \$335,154.45 against \$331,614.93, but they fell far short of 1920 when the year's loans reached \$416,853.77, the largest amount granted in any single year. It was in that year that the agricultural deflation began to set in, when the price of farm products declined while the things which farmers had to buy maintained their high level. Since then there has been a drop in the cost of the farmers' supplies. This, plus a rigid paring process, reduced our average loan to \$709 as against \$733 last year and \$939 the year before. Deducting 111 seed loans aggregating \$11,000, the average loan for the rest is \$895 against \$914 and \$1,182 for 1921 and 1922 respectively. The policy of cutting an application to the bone is not one which we care to practice. As a general rule we do not believe in giving a half loaf where a whole loaf is needed, but this was the only way in which we could make our funds go round. If we add the \$45,161.70 represented by the "indirect loans", the aggregate of our financial aid rises to the grand total of \$380,316.15.

Besides the 111 seed loans, the largest number granted in any year, we made loans aggregating \$36,540 to the tobacco farmers in the Connecticut River Valley as an emergency measure to tide

them over another crop. These farmers had been particularly hard hit through the utter collapse of the tobacco market and would, save for our timely aid, have been unable to plant their crop. Fortunately, the situation has, thanks to the formation of the Connecticut Valley Tobacco Association, measurably improved and there is every indication that these farmers will again rise to the enviable position which they until lately occupied.

Farmers and farm laborers comprised about 40% of those to whom loans were granted this year. Among these were ten graduates of the Woodbine Agricultural School, one of the National Farm School, two of the New Jersey State Agricultural College, and ten men who had formerly been placed by our Farm Labor Bureau. The others came from occupations running the full gamut of city vocations.

PURPOSES OF LOANS

As has been pointed out in previous reports, our entire activity—even our financial features have an underlying educational background. This is best illustrated in the consideration of the purposes for which loans are granted. In making their loan investigations, our experts appraise not merely the farms but also the purposes for which loans are sought. Unprofitable enterprises are vetoed; loans for contemplated improvident expenditures are denied. In so far as possible, our experts help in planning and supervising building construction and in the purchase of livestock for which loans are granted. The extension of credit is in this way accompanied by instruction in the use of that credit to insure its gainful employment.

The usual purposes for which loans are granted may, for the sake of statistical study, be grouped under the general headings in the following table. Where a loan is made for more than one purpose, only the major purpose is considered.

PURPOSE.	Number.	Per Cent.
The purchase of farm.....	31	7
The purchase of equipment.....	58	12
The construction or repair of buildings.....	92	20
The payment of mortgages or other debts.....	109	23
Working capital	183	38
Total.....	473	100

The ratio of loans for the purchase of farms is just half of last year's and less than one-third of the year before. This is because many farm seekers hesitated to buy farms in an uncertain market, also because of the conservative policy we had to pursue in making settlement loans. But the "purchase" loans do not constitute all the loans made for farm settlement. Many loans made for other purposes could also be classed under this head, having made possible the acquisition of farms by applicants whose own capital was used up in the purchase of the bare farm. Loans for equipment also declined, the ratio last year being 18%. Farmers were so pressed for money that they added only the most necessary equipment. The ratio of loans for building and to pay off obligations is about the same as last year, but the ratio of loans for working capital increased 29%, due to the larger number of seed loans and to the emergency tobacco loans.

EQUITIES OF OUR BORROWERS

The following table presents an analysis of the 473 farm loans granted by our Society during the past year. These loans aggregated \$335,154.45 and were made to 523 individual farmers who occupy 463 farms located in 14 states, and, counting in the members of the borrowers' families, an aggregate of 2,529 persons were directly benefited by them. The total area comprised in the farms is 33,199 acres, an average of 71 acres for each farm. The farms were appraised by our loan and settlement experts at \$3,031,700 and the equipment at \$688,999, a total value for real and personal property of \$3,720,699. The encumbrances aggregate \$1,931,033 leaving a net total equity of \$1,689,566, an average equity of \$4,387 per farm. The average equity is larger than that of any prior year. Last year it was \$4,070, the year before \$4,205. The significant fact is that the average equity is now two and a half times that of our 1913 loans, the first year that these statistics were kept. The importance of this lies in the fact that these equities represent the earnings from the farms put right back into them, and indicate also the larger investment required by buyers at the time of purchase.

LOANS BY YEARS

Since our inception, 6,627 loans aggregating \$4,142,792.11, were granted. These are exclusive of 213 loans transferred to

STATE.	No. of Loans.	Amount of Loans.	Average Loan.	No. of Farmers.	No. of Souls.	No. of Farms.	Average.	Value Real Property.	Value Personal Property.	Mortgages.	Equity Real and Personal Property.	Average Equity.
Connecticut ..	150	\$104,484.94	\$ 696.00	155	801	146	10,644	\$1,119,100.00	\$238,190.00	\$835,368.00	\$421,922.00	\$2,889.00
Delaware.....	3	250.00	83.00	5	7	3	225	15,700.00	2,900.00	15,181.00	3,419.00	1,140.00
Illinois.....	1	500.00	500.00	1	10	1	200	8,000.00	1,500.00	7,000.00	2,500.00	2,500.00
Massachusetts..	15	13,600.00	907.00	16	85	14	1,478	76,800.00	23,020.00	47,270.00	52,550.00	3,753.00
Michigan.....	51	34,700.00	680.00	52	246	50	2,661	360,600.00	67,275.00	186,144.00	241,731.00	4,834.00
Minnesota.....	1	1,250.00	1,250.00	1	1	1	115	2,000.00	500.00	.....	2,500.00	2,500.00
New Hampshire	1	900.00	900.00	1	5	1	90	1,000.00	.....	.....	1,000.00	1,000.00
New Jersey....	94	56,581.71	602.00	110	467	90	3,896	534,650.00	127,680.00	322,041.00	340,289.00	2,781.00
New York.	105	72,762.80	693.00	124	614	105	7,547	533,050.00	151,879.00	346,941.00	337,888.00	3,218.00
Ohio.....	27	27,200.00	1,007.00	31	160	27	2,397	246,700.00	52,030.00	116,665.00	182,065.00	676.00
Pennsylvania..	12	5,475.00	456.00	14	70	12	594	60,900.00	14,950.00	43,400.00	32,450.00	1,202.00
Washington ...	1	1,000.00	1,000.00	1	2	1	6	4,000.00	500.00	1,000.00	3,500.00	3,500.00
Wisconsin.....	2	2,000.00	1,100.00	2	16	2	140	12,500.00	1,640.00	9,450.00	4,690.00	2,345.00
Wyoming.....	10	14,250.00	1,425.00	10	45	10	3,206	56,700.00	6,935.00	573.00	63,062.00	6,306.00
Totals.....	473	\$335,154.45	\$709.00	523	2,529	463	33,199	\$3,031,700.00	\$688,999.00	\$1,931,033.00	\$1,689,566.00	\$4,387.00

us by the Baron de Hirsch Fund; 26 loans administered for The Jewish Agriculturists' Aid Society; 143 Canadian loans made for The Jewish Colonization Association and transferred to it in 1907; and 346 loans aggregating \$312,083.63 to agricultural students, credit unions, synagogues, etc. This year 9 such loans aggregating \$2,825 were granted.

Loans granted yearly are shown in the first division of the following table and those actually advanced in the second division:

Year.	LOANS GRANTED.		LOANS CLOSED.		LOANS OUTSTANDING.	
	No.	Amount.	No.	Amount.	No.	Amount.
1900..	39	\$14,425.00	25	\$9,125.00	23	\$7,503.02
1901..	66	31,347.59	65	29,014.80	87	36,820.82
1902..	80	41,517.06	65	33,406.56	150	67,507.52
1903..	117	46,590.51	106	44,006.27	224	99,161.44
1904..	151	63,851.14	125	52,150.44	316	130,968.58
1905..	156	69,864.76	134	56,547.05	386	162,960.40
1906..	154	66,358.03	151	63,836.14	481	208,099.41
1907..	223	140,334.34	204	114,812.07	578	282,494.16
1908..	284	174,633.11	263	160,038.71	710	399,194.07
1909..	256	141,494.48	239	129,442.91	816	478,654.59
1910..	318	209,697.96	231	178,561.55	983	571,103.44
1911..	334	256,000.07	320	237,575.56	1,069	686,657.13
1912..	390	238,323.86	356	222,432.70	1,186	797,503.33
1913..	423	244,977.85	358	203,991.21	1,342	902,649.18
1914..	327	170,811.92	331	186,733.76	1,480	978,196.62
1915..	396	190,036.21	358	162,896.53	1,628	980,830.06
1916..	386	229,827.88	320	182,598.83	1,713	977,423.70
1917..	389	209,453.73	387	211,268.19	1,761	995,085.47
1918..	360	222,937.12	315	177,848.12	1,641	942,267.84
1919..	410	296,686.34	364	254,376.34	1,503	933,564.07
1920..	444	416,853.77	403	361,330.77	1,468	1,064,179.37
1921..	451	331,614.93	407	312,731.57	1,470	1,144,159.43
1922..	473	335,154.45	448	312,130.58	1,512	1,228,818.38

Loans not closed are either rescinded or carried over to the following year. This year 41 loans aggregating \$32,925.56 were rescinded and 27 loans amounting to \$24,201.60 carried over to 1923. The last division gives the number and amount of outstanding loans at the end of each year. The loans closed this year exceed in number those of any previous year, and in amount those of any year prior to 1920. The total amount of outstanding loans is larger than ever before in our history.

GEOGRAPHICAL DISTRIBUTION OF LOANS

The following table is introduced to show the nation wide distribution of the loans made since our inception:

STATE.	LOANS GRANTED.		No. of Farmers.	No. of Farms.	LOANS CLOSED.	
	No.	Amount.			No.	Amount.
Alabama.....	1	\$250.00	1	1	1	\$250.00
Arkansas.....	1	400.00	1	1	1	400.00
California.....	7	3,675.00	7	5	6	2,675.00
Colorado.....	17	13,662.00	13	13	15	11,662.00
Connecticut.....	1614	936,240.53	1395	1127	1474	833,384.77
Delaware.....	59	32,575.00	60	41	53	25,475.00
Florida.....	6	2,205.00	6	5	5	2,005.00
Georgia.....	5	1,600.00	3	4	5	1,300.00
Idaho.....	1	500.00	1	1	1	500.00
Illinois.....	24	20,400.00	24	21	18	18,250.00
Indiana.....	72	41,814.00	63	55	66	38,814.00
Maryland.....	12	13,300.00	24	20	12	10,750.00
Massachusetts.....	325	194,042.36	286	224	289	169,788.56
Michigan.....	369	242,241.50	308	290	343	223,841.50
Minnesota.....	3	2,550.00	3	3	2	1,300.00
Missouri.....	10	3,900.00	8	8	6	2,600.00
Montana.....	24	20,450.00	21	20	20	16,250.00
Nebraska.....	17	12,500.00	15	15	16	12,100.00
New Hampshire.....	10	4,365.00	12	8	9	4,165.00
New Jersey.....	1369	933,985.80	1134	934	1242	828,579.78
New Mexico.....	1	1,000.00	1	1	1	1,000.00
New York.....	1457	869,738.87	1333	1084	1303	771,653.13
North Carolina.....	1	600.00	1	1	1	600.00
North Dakota.....	457	266,445.74	214	220	431	250,669.55
Ohio.....	244	157,155.50	219	200	228	145,805.50
Oklahoma.....	2	1,200.00	2	3	2	1,200.00
Oregon.....	2	800.00	2	2	1	300.00
Pennsylvania.....	190	134,675.67	174	137	177	119,905.00
Rhode Island.....	3	1,850.00	2	2	3	1,850.00
South Carolina.....	2	1,600.00	12	2	2	1,600.00
South Dakota.....	43	27,850.00	33	33	40	26,537.00
Tennessee.....	1	100.00	1	1	1	100.00
Texas.....	9	7,255.16	11	11	9	7,255.16
Vermont.....	4	1,700.00	4	3	3	1,600.00
Virginia.....	1	1,000.00	1	1	1	1,000.00
Washington.....	60	29,860.14	43	41	57	28,135.14
Wisconsin.....	65	54,742.80	47	46	59	47,542.80
Wyoming.....	108	86,543.62	85	83	93	71,985.32
Canada.....	31	18,018.42	31	29	30	16,485.70
Totals.....	6627	\$4,142,792.11	5656	4696	6025	\$3,698,314.91

The excess in the number of loans over the number of farmers and farms is due to the fact that more than one loan is at times made to the same man. The excess of farmers over farms is accounted for by partnerships.

REPAYMENTS

All farm collections this year were very slow. This is easily understandable when, as pointed out in Secretary Wallace's report, farm products in August and September could buy only 64% as much of other commodities as could have been purchased in 1913, and when in such fertile states as Ohio, Indiana and Wisconsin the average income available for the farmer's own profit and interest on investment on a given number of farms shrank from \$1,035 in 1913 to \$518—almost exactly 50%—when indeed, as the Secretary reports, "Many thousands of farmers have not been able to weather the storm, notwithstanding their most strenuous efforts. Thousands who purchased land during the period of high prices, making a small payment down, have been obliged to give up the struggle, let the land go back, lose all the money they paid for it, and start anew. Many thousands of renters who had substantial savings invested in farm equipment and live stock have gone through the same experience and have lost everything."

Of \$1,954,929 in seed grain loans made by the Department of Agriculture in 1921, only \$668,742 principal and \$1,415 interest had been collected up to the close of the last fiscal year, and a Congressional appropriation of \$50,000 was necessary to cover the expense of collecting unpaid seed loans remaining over from 1921 and the \$1,463,812.69 lent out in 1922. The Federal Land Banks also report greater difficulty in collections this year, and the Farmers Fund, Inc. in New York State had to discontinue making loans because of a shortage of funds due to the necessity of renewing existing notes. As is to be expected, our collections were also somewhat backward. Yet they reached \$211,350.82 principal and \$53,326.76 interest as compared with \$224,014.73 and \$49,136.89 principal and interest respectively last year.

The significance of collections is so obvious that we need only mention that while the interest helps us defray the cost of admin-

istration and of our educational bureaus, the principal repayments constitute a revolving fund for reloaning. How important this is, becomes evident from the fact that we lent out more than we collected in each of the last two years and were thus compelled to draw upon other resources.

The terms of repayment of a loan are fixed in accordance with the borrower's ability to pay as we can judge it at the time the loan is granted, but this is so difficult to determine that errors in judgment must of necessity be frequent. We cannot foresee the many subtle factors upon which successful farm operation depends. This accounts for what may appear to be large delinquencies, yet this need not give us any special concern for it is the general condition obtaining among all farmers today. Furthermore, though we exact payment, we assume a sympathetic attitude toward our borrowers. Where conditions warrant it, we grant extensions. Foreclosure is seldom resorted to and then only in cases where farms have been abandoned or where we feel that a borrower's delinquency is caused by his unwillingness rather than by his inability to pay. In all cases a special investigation is conducted before foreclosure is instituted.

From the very beginning our efforts have been directed, as set forth in one of our early reports, "to combine with the making of loans the mission of educating our people to understand the sacredness of a contract and the necessity of abiding by its terms." How well we have succeeded can be judged by the fact that our losses on principal have been but little over 3% despite the marginal nature of our securities. Thus, of this year's loans, only 26 were on first mortgage, 197 on second mortgage, 103 on third mortgage, 15 on fourth mortgage, 7 on fifth mortgage, 1 on sixth mortgage, 9 on chattel and other collateral mortgages, and 2 on purchase contracts on farms bought from our Society. The remaining 113, of which 111 were seed loans, were made on notes without security.

In addition to the above amounts, we collected \$716.20 on principal and \$427.42 for interest on accounts administered by us for the Jewish Colonization Association and The Jewish Agriculturists' Aid Society of America, and \$14,850.68 principal

and \$2,821.93 interest on miscellaneous accounts, bringing our total collections for the year to \$283,493.81.

A detailed analysis of loans and collections for the year will be found in the appendix on pages 59 to 71. It shows that we had a total of 1,918 farm loan accounts on our books during the year, 327 of which were repaid in full, 53 merged with later loans, 4 foreclosed, 13 transferred to property, and 9 charged to profit and loss, leaving a total of 1,512 farm loan accounts, aggregating \$1,228,818.38 in force on December 31st, 1922.

In the foregoing review of our financial operations we perforce confined ourselves to the consideration merely of matters in which our Society has a direct interest—loans granted and the repayments on prior loans. Within the limits of this report it is impossible to give an adequate portrayal of the multifarious matters of a business nature in which we are constantly called upon for advice. Matters pertaining to insurance, from the procurement of policies to the adjustment of losses; questions affecting first mortgage loans; help in filling out applications to the Federal Land Banks; payments on farm mortgages and the proper receipts and releases therefor; the dissolution of partnerships; the examination of purchase contracts and of contracts affecting the construction of buildings and the purchase of machinery—and other matters too numerous to mention—are continually being presented to us. In very truth, our office has established itself as the clearing house for all manner of information on questions relating to the business end of farming. In every phase of its work, whether educational or financial, it is actuated by the single motive SERVICE.

BRANCH OFFICES

The work of our branch offices is similar to that of our main office, except that these offices, of course, serve a smaller clientele. The foregoing discussion of our activities therefore embodies the work of the branches. Still, it may be proper to present brief separate reports of their year's labors.

WESTERN OFFICE

The jurisdiction of this office extends over the middle western states, principally Michigan, Ohio, Illinois and Wisconsin. Its

headquarters are in Chicago. For this office, Mr. George W. Simon, its Manager, reports:

"The American farmer continues to feel the stress of the adjustment period. The organized farmers and the large producers have been relieved by governmental assistance, but the average farmer, to which class our middlewestern farmers belong, were confronted with conditions which were, in a general way, even worse than those in 1921. This year the price of poultry produce fell and that of fruit struck bottom. In some sections in Michigan fruit could not be disposed of at any price, and farmers were forced to shake the trees and let the fruit rot on the ground. In these sections our farmers, especially the recent settlers, had hard sailing for a while, but the majority of the farmers in my territory are in a fair shape and have good prospects of coming through the lean year successfully.

In spite of the fact that in considering applications we always had to bear in mind the shortage of funds with which our Society is confronted, we made more loans in number and amount than ever granted before through this office. Yet these loans were less than one-half of the applications received. Notwithstanding adverse conditions, our collections this year were larger than any prior year, amounting to about \$45,000. This is due mainly to the sound system of farming practiced by our farmers, for which our educational propaganda is largely responsible. Our outstanding accounts now amount to almost \$175,000.

Considering the uncertain economic conditions under which farmers are at present laboring, considering also the low prices for farm products, we were reluctant to encourage men with little or no farming experience, and in most instances with but modest means, to buy farms, all the more so because land values did not, in our judgment, show nearly the same recession as farm income. Moreover, at the height of the season we were instructed to accept loan applications from established farmers only, and to discontinue settlement work, except in cases where the prospective farmers did not require financial aid from us. Nevertheless, 13 new farmers were settled compared with 10 last year. These were selected out of a total of 137 applicants, demonstrating the careful scrutiny to which each case was subjected.

Our Farm Labor Bureau placed 107 men, which is 10 more than last year. This work was affected by the financial inability of many farmers to hire help, the low prevailing wage having diverted much available labor to other fields.

Because of our reduced staff our educational work did not reach the dimensions of former years. It is to be regretted that this occurred just at a time when it was so much more needed. Advice and information were given to 345 people at the office and 121 on their farms; 39 meetings attended by 813 people were held.

Last year I reported the completion of a community house in South Haven, Michigan. This year I am pleased to report that a movement was set on foot toward the establishment of a community center at Benton Harbor (Michigan), and that \$1,000 has already been subscribed for that purpose. Benton Harbor has a progressive farming community, and I hope to be able to report the completion of the building next year.

A comparative table of activities follows:

Year.	Loan and Settlement Applications Received.	Applications Investigated.	Loans Granted.	Aggregate Amount.	Miscellaneous Investigations	Farm Laborers Placed.	Farmers Settled.
1912...	247	51	28	\$ 13,600.00	35	.....	....
1913...	512	93	54	37,070.00	89	126	....
1914...	607	131	57	29,050.00	286	214	....
1915...	566	100	50	23,039.00	151	131	....
1916...	485	124	50	34,081.00	134	277	....
1917...	419	88	56	27,825.00	216	282	....
1918...	361	90	64	40,685.00	147	189	....
1919...	385	104	72	50,789.00	195	146	24
1920...	361	87	66	56,300.20	204	163	25
1921...	328	95	71	57,800.00	180	97	10
1922...	256	88	82	65,850.00	183	107	13
	4527	1051	650	\$436,089.20	1820	1732	72

In concluding my report it may be appropriate to give brief sketches of a few farmers who have this year made their final payments on our loans, so as to illustrate the value of our financial aid.

J. F., a tailor, physically handicapped, could not make a living in the city. In 1903 relatives assisted him to buy a 20 acre farm for \$1,800. Our Society made him a loan of \$1,500. He was long considered one of our worst cases, having fallen way behind not only in principal but even in interest. Last summer he made the final payment on our

loan. The farm today is worth at least \$8,000 and is free of encumbrance. F. has also saved up enough to build himself a comfortable house.

After a disastrous partnership venture the joint farm was in 1913 subdivided, J. H. receiving 29 acres of bare land subject to a mortgage of \$1,600. We made him a loan of \$800 to build a house. In the beginning his progress was slow, but now H.'s farm is worth about \$12,000. He erected a new barn. He equipped his house with modern improvements and bought an automobile for which he paid \$1,600 cash. Last fall he paid the final installment on our loan, and his farm carries only one mortgage of \$800. His son is now attending the State Agricultural College and his daughter will follow next year.

In 1913 the sudden death of his father left on I. R.'s hands a 70 acre farm encumbered by a \$2,300 first and a \$500 second mortgage (the latter held by us), and involved in litigation for the settlement of the estate. We loaned him an additional \$1,600 to get title. Rather slow and unprogressive at first, R. prospered as a result of his venture in grape culture. This year he paid the \$900 balance due on our loan and he now has a \$20,000 farm clear of all obligation.

The above cases were selected to bring out the point that even apparently unpromising farmers can, with a little timely aid, be developed into good farming material. These three men impressed us at the outset as rather backward and our loans were made with a great deal of misgiving.

Credit is due my assistant Samson N. Liph for his hearty co-operation in all our efforts.

PHILADELPHIA OFFICE

The Philadelphia Office serves the New Jersey, Pennsylvania, Delaware and Maryland territory and is also a source of ready information for the large Jewish population in Philadelphia. Its Manager, Mr. George Goward, reports:

"The farms of our country were blessed with a bountiful crop last year, but low prices deprived farmers of the benefit. With wheat selling as low as 85¢ per bushel, the contract price for tomatoes between \$11.50 and \$13.50 per ton, the highest price paid for potatoes \$1.25 per hundred pound bag,

similar low prices for strawberries and sweet potatoes, and with much of the pepper crop left on the field to rot, many of the farmers in my territory did not realize the cost of production.

Dairy farmers were in general not much better off, yet our Flemington (N. J.) farmers are doing fairly well due to the fact that they raise their own feed for their cattle. The farmers in the neighboring Pennsylvania counties—Bucks, and Montgomery—who likewise practice a combination of grain and dairy farming, also get along pretty well. Those who are located on or close to a stone road ship their milk to Philadelphia and receive six cents per quart net. A few supplement their farm income by keeping roomers and boarders during the summer months.

One branch of farming that came through virtually without a scratch is poultry. Those farmers who, upon the advice of Mr. Herman Eisenberg, our Extensions Specialist, put up modern poultry houses, found the returns remunerative. That contributes to the comparative prosperity of the Flemington farmers (already referred to), who until the last few years had a bitter struggle to make ends meet. Our Delaware farmers, who were the hardest hit of the farmers in my territory, are also benefitting through the income from their poultry flocks. They ship the eggs to the New York market. A few of them have been strikingly successful. While prices for poultry and eggs have reached their peak and are likely to decline, poultry farming promises to continue to afford a good revenue, especially for those who build up gradually and rationally and combine it with other branches.

During the past year 91 applications for loans were received by this office, including those referred by the Home Office; 74 loans were granted, 28 of which were seed loans. Besides, we made 201 miscellaneous investigations in the States of Pennsylvania, New Jersey, Delaware and Maryland. In addition we granted 168 personal interviews to prospective farmers and inspected 64 farms.

The prediction of this office that farm values were bound to come down is now being verified, the low prices for farm products having deflated land values. Under these circumstances we proceeded rather cautiously with our farm settlement work, and settled but eight new families during the course of the year.

We felt that our duty lay in the direction of counselling farm seekers to bide their time rather than to buy on a falling market.

In submitting my report I cannot refrain from introducing two letters voicing the appreciation of our clients for the services rendered them.

R. R. bought a farm last fall recommended to him by this office and we encountered considerable difficulty in the negotiations for the sale. He writes: 'You certainly had much pain and worry in helping me get the place. The only thing I hope, if I make a success, is that you will enjoy it and this will be your reward.'

A. W. applied for a loan of \$1,000 with which to remodel a hay barn into a dwelling house for the accommodation of summer boarders. He was dissuaded from doing so and advised to build a poultry house instead. He also received many other valuable suggestions, in appreciation of which he wrote to our main office: 'I am sorry that the loan was not granted but I am heartily glad that I made your acquaintance and your representative's call. Good advice was given me as to the poultry business which I intend to follow up. I am making plans whereby I hope to be able to establish myself in the poultry line by spring.' It is pleasant to feel that W. harbored no rancor at the fact that the loan could not be made, but that what he appreciated more than financial assistance was the counsel that was extended to him."

ULSTER-SULLIVAN OFFICE

This office is situated in Ellenville, N. Y., so as to make it easily accessible to the large Jewish farming population in Sullivan and Ulster Counties and their environs. Last April Mr. David B. Alcott, its former Manager, was placed in charge of the loan investigation work at the Home Office, and Mr. Herman J. Levine was appointed to succeed him. Mr. Levine's report follows:

"In presenting our first report, we cannot refrain from voicing a feeling of pleasure that our Ellenville Office, located in the heart of the picturesque mountain regions, has become the rallying point of the Jewish farmers of these regions. It is the source to which they look for guidance and assistance in all things that pertain to their well and welfare.

The farmers in this territory experienced one of the most critical years in their history. Most of them combine farming with rooming or boarding-house keeping. The

unfavorable weather, coupled with the trend of the times incident to a return to normalcy, adversely affected the boarding business and reduced the active season to a little over two weeks. Gradually these farmers are coming to the realization that they cannot put too much reliance upon a business that is so precarious and dependent upon such extraneous conditions. The swing is decidedly toward increased farming, and, needless to say, this is a tendency which we encourage in every possible way. There is plenty of good land adapted to a variety of crops and for the development of the various phases of agriculture. The markets are among the best in the country. Now that the farmers have, through our educational campaign, become alive to the possibilities, we can look forward to increased farming operations, to the time when our beauteous mountain farms will vibrate with agricultural activity.

During the course of the year 187 applications were received for loans totalling \$176,525; 128 applications were investigated and 65 loans aggregating \$41,712.80 were granted. In addition 126 miscellaneous investigations were conducted and your Manager also made 115 farm visits for the purpose of acquainting himself with the conditions in his territory. Besides, about 1,000 callers came to the office for advice on all manner and variety of subjects—agricultural and financial; social and religious; personal and communal;—advice which was freely and gladly extended.

Our loan work proceeded on the basis not merely of rendering needed financial aid, but of extending that aid in a manner in which it could be most profitably utilized. We tried to find the leaks and then sought to stop them. More than that, we advised in the expenditure of the borrowed money to insure its provident employment. A new departure this year was the making of our own searches, under the direction of the Society's Assistant Manager, Mr. Philip R. Strisik, in cases of small loans, so as to save the borrowers as much expense as possible. In the matter of collections it has been our aim to awaken farmers to the realization of the fact that our help to new farmers depends upon the manner in which the older farmers repay their loans. This, too, is a matter of education.

The labor problem in the mountains is quite different from that in other sections. During the active boarding season, at the very time when farming operations are at their height, the farmer's attention is divided and he must put much reliance upon his hired man. He can therefore employ only experienced help, and this is hard to obtain.

Your Manager took over the office too late in the season to work out any effective plan for this year. That accounts for the fact that he placed directly only 20 men, 15 of whom were experienced laborers. The other requisitions for help were referred to the Farm Labor Bureau at the home office.

Farm settlement work in these counties is bound up with many intricate problems. Land values are unstable and to an extent speculative. The value of property is judged not merely from its farming possibilities but from its boarding potentialities. We discount the boarding feature almost entirely, and hence have but a few selected districts in which this work can be carried on. Out of 84 applicants 12 new farmers were settled. This required the examination of 46 farms. But our efforts in this connection were largely preventative, to save farm seekers from falling prey to the land sharks that are, unfortunately, so rampant in these parts.

Many other types of social service were rendered. Chief among these is a Sunday school in Ellenville and a course of lectures on biblical history for adults, both conducted by Mrs. Levine. A Succoth festival was celebrated on the grounds of our office and attended by large numbers of farmers from all over the counties. The Succa was erected by the local people. We participated in the laying of the corner stone of the Parksville community house, toward the erection of which our Society granted a loan of \$1,500. We cooperated with the County Fair Associations, the County Farm Bureaus, the Council of Jewish Women and local agencies, and, of course, worked hand and hand with our own local sanitation and educational departments in carrying out many useful projects."

Our specific mission is to rear up a prosperous and contented class of Jewish farmers—to make not merely more farmers, but what is equally important, better farmers. Yet our work has a greater significance, a higher value. The country needs sturdy, self-reliant, food producers—farmers who maintain the high standard of American living and who, while making their acres yield abundantly, yet conserve the bounty of America's soil. Building up a class of such farmers is our contribution to the nation's welfare.

Mr. Philip R. Strisik, our Assistant Manager, a loyal and conscientious worker, has given the full measure of his energies to his responsible duties. The members of our staff have also labored diligently and faithfully. To them all my thanks are due. Our President and the members of our Board of Directors have given ungrudgingly of their time and thought to the interests of the Society and to the welfare of those whom the Society serves. Theirs is the real credit for what we have been able to accomplish.

Respectfully submitted,

GABRIEL DAVIDSON,
General Manager.

NEW YORK, December 31st, 1922.

ANALYSIS OF LOANS AND COLLECTIONS.

LOANS.

STATUS OF FARM LOANS GRANTED IN 1922.

STATE.	GRANTED.		RESCINDED.		PENDING.		CLOSED.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Connecticut..	150	\$104,484.94	11	\$7,719.94	5	\$5,075.00	134	\$91,690.00
Delaware.....	3	250.00	.....	.....	.....	.....	3	250.00
Illinois.....	1	500.00	1	500.00	.....	.....	.....	.....
Massachusetts..	15	13,600.00	2	1,700.00	.....	133.80	13	11,766.20
Michigan.....	51	34,700.00	.....	.....	2	3,750.00	49	30,950.00
Minnesota.....	1	1,250.00	1	1,250.00	.....	.....	.....	.....
New Hampshire	1	900.00	.....	.....	.....	.....	1	900.00
New Jersey....	94	56,581.71	6	4,100.00	5	3,930.00	83	48,551.71
New York.....	105	72,762.80	12	9,850.62	12	8,212.80	81	54,699.38
Ohio.....	27	27,200.00	1	1,700.00	.....	400.00	26	25,100.00
Pennsylvania...	12	5,475.00	.....	.....	.....	.....	12	5,475.00
Washington...	1	1,000.00	.....	.....	.....	.....	1	1,000.00
Wisconsin.....	2	2,200.00	.....	.....	.....	500.00	2	1,700.00
Wyoming.....	10	14,250.00	.....	.....	1	700.00	9	13,550.00
Totals.....	473	\$335,154.45	34	\$26,820.56	25	\$22,701.60	414	\$285,632.29

TABLE SHOWING THE DISTRIBUTION OF ALL FARM LOANS BY STATES.

STATE.	LOANS CLOSED.		LOANS IN FORCE. DECEMBER 31, 1922.		
	No.	Amount.	No.	Principal Outstanding.	Interest in Arrears.
Alabama	1	\$250.00			
Arkansas	1	400.00			
California	6	2,675.00	1	\$500.00	\$25.00
Colorado	15	11,662.00	2	1,684.00	22.63
Connecticut	1474	833,384.77	388	355,838.01	6,189.60
Delaware	53	25,475.00	13	9,952.97	253.51
Florida	5	2,005.00	3	986.98	4.27
Georgia	5	1,300.00			
Idaho	1	500.00			
Illinois	18	18,250.00	1	495.00	
Indiana	66	38,814.00	6	3,275.00	151.11
Maryland	12	10,750.00			
Massachusetts	289	169,788.56	61	49,602.49	1,081.65
Michigan	343	223,841.50	137	103,772.73	1,867.61
Minnesota	2	1,300.00	1	150.00	5.00
Missouri	6	2,600.00	1	181.75	5.31
Montana	20	16,250.00	10	6,987.84	523.00
Nebraska	16	12,100.00			
New Hampshire	9	4,165.00	2	1,700.00	35.67
New Jersey	1242	828,579.78	270	219,920.04	2,438.35
New York	1303	771,653.13	391	259,477.11	3,771.36
North Carolina	1	600.00			
North Dakota	431	250,669.55	33	36,750.88	5,941.49
Ohio	228	145,805.50	56	56,194.08	204.78
Oklahoma	2	1,200.00	1	800.00	23.55
Oregon	1	300.00			
Pennsylvania	177	119,905.00	42	37,243.28	496.68
Rhode Island	3	1,850.00			
South Carolina	2	1,600.00	1	100.00	20.00
South Dakota	40	26,537.00	5	1,825.00	185.45
Tennessee	1	100.00			
Texas	9	7,255.16	1	140.00	11.53
Vermont	3	1,600.00	1	1,000.00	
Virginia	1	1,000.00			
Washington	57	28,135.14	19	7,876.92	352.08
Wisconsin	59	47,542.80	19	25,599.86	461.88
Wyoming	93	71,985.32	47	46,764.44	2,446.45
Canada	30	16,485.70			
Totals	6025	\$3,698,314.91	1512	\$1,228,818.38	\$26,519.96

STATUS OF FARM LOANS MADE BY OUR SOCIETY SINCE ITS ORGANIZATION

Date of loans	No. of loans closed	Gross amount of loans closed	Merged with later loans	Per cent.	Money returned	Per cent.	Paid by sale of farm	Per cent.	Paid by fire loss	Per cent.
1900-1910.....	1658	\$969,781.11	\$156,352.59	16.12	\$20,427.34	2.11	\$169,505.50	17.48	\$16,623.50	1.71
1911.....	320	259,046.23	23,317.31	9.00	9,811.82	3.79	49,130.72	18.97	4,132.47	1.60
1912.....	356	250,774.67	13,118.39	5.23	8,483.05	3.38	56,735.15	22.63	2,102.50	0.84
1913.....	358	226,034.07	10,934.47	4.84	11,200.25	4.95	51,394.13	22.75	3,990.16	1.78
1914.....	331	201,124.96	8,098.44	4.03	5,208.26	2.59	48,563.62	24.15	3,777.64	1.88
1915.....	358	165,171.16	13,201.99	7.99	7,806.40	4.72	33,106.15	20.07	2,530.00	1.53
1916.....	320	190,706.74	14,128.65	7.41	4,970.03	2.61	38,854.95	20.37	3,013.47	1.58
1917.....	387	223,781.63	10,313.61	4.61	13,049.71	5.83	48,643.04	21.74	1,249.42	0.56
1918.....	315	184,278.95	12,612.08	6.84	8,308.53	4.51	48,689.69	26.42	3,212.50	1.74
1919.....	364	276,389.83	19,975.00	7.01	13,812.00	5.00	47,767.68	17.29	200.00	0.07
1920.....	403	389,818.06	16,760.76	4.30	9,580.25	2.45	49,610.92	12.73	425.96	0.11
1921.....	407	331,715.32	8,540.00	2.27	9,012.27	3.01	17,575.00	5.29	2,800.00	0.87
1922.....	448	336,409.47	.....	.....	7,449.07	2.21	3,802.35	1.13	200.00	0.06
	6,025	\$4,005,068.20	\$306,753.29	7.63	\$129,118.98	3.25	\$663,378.90	16.56	\$44,257.62	1.11

Date of loans	Foreclosed and transferred to property	Per cent.	Charged to profit and loss	Per cent.	Regular payments on principal	Per cent.	Present balance of loans	Per cent.	Payments of interest	Amount of interest delinquent	Per cent. on present balance of loans
1900-1910.....	\$140,165.03	14.45	\$59,163.81	6.11	\$375,024.71	38.67	\$32,518.63	3.35	\$159,180.55	\$ 633.41	1.95
1911.....	49,477.41	19.10	13,604.95	5.25	84,847.27	32.75	24,724.28	9.54	42,480.03	1,615.63	6.53
1912.....	31,724.40	12.68	11,131.84	4.40	102,486.63	40.87	24,992.71	9.97	43,135.07	1,219.40	4.88
1913.....	8,633.66	3.82	5,122.07	2.24	99,310.49	43.94	35,448.84	15.68	41,565.65	2,914.09	8.22
1914.....	12,776.72	6.35	5,337.68	2.65	94,047.10	46.76	23,315.50	11.59	36,441.92	394.03	1.69
1915.....	8,320.47	5.03	7,655.81	4.63	72,293.87	43.77	20,256.47	12.26	28,185.35	615.51	3.04
1916.....	3,756.65	1.97	2,849.54	1.49	83,964.92	44.03	39,168.53	20.54	32,473.48	2,147.44	5.48
1917.....	11,567.10	5.17	3,591.48	1.60	80,772.28	36.09	54,594.99	24.40	30,423.66	2,215.19	4.06
1918.....	8,597.01	4.67	1,234.30	0.67	56,152.83	30.47	45,472.01	24.68	20,799.92	1,360.17	2.99
1919.....	5,776.92	2.09	1,235.06	0.45	73,148.31	26.46	115,074.86	41.63	27,089.60	2,348.56	2.04
1920.....	3,150.00	0.81	1,857.45	0.28	52,907.36	13.57	256,295.36	65.75	27,532.33	6,393.98	2.49
1921.....	3,900.00	1.17	1,000.00	0.30	39,153.01	11.80	249,771.04	75.29	16,613.04	3,421.35	1.37
1922.....	1,000.00	0.30	207.88	0.06	16,565.01	4.93	307,185.16	91.31	4,214.29	1,241.20	0.40
	\$288,845.37	7.21	\$113,221.87	2.83	\$1,230,673.79	30.73	\$1,228,818.38	30.68	\$510,154.89	\$26,519.96	2.16

COMPARATIVE STATEMENT BY YEARS OF HOME BUILDING AND MISCELLANEOUS
LOANS GRANTED SINCE THE ORGANIZATION OF THE SOCIETY.

YEARS.	GRANTED.		CLOSED.		PRINCIPAL OUTSTANDING.	INTEREST IN ARREARS.
	No.	Amount.	No.	Amount.	Dec. 31, 1922.	Dec. 31, 1922.
1900.....	18	\$24,986.00	18	\$24,986.00	.....	.....
1901.....	9	9,825.00	9	9,825.00	.....	.....
1902.....	4	800.00	2	375.00	.....	.....
1903.....	44	18,744.00	24	6,679.00	\$968.05	\$120.50
1904.....	18	7,514.00	34	17,994.00	1,426.35	.....
1905.....	14	4,137.00	13	3,737.00	.....	.....
1906.....	21	12,375.70	21	12,261.40	511.06	29.39
1907.....	10	4,336.00	10	3,036.00	18.60	2.74
1908.....	21	15,242.00	20	13,152.00	2,336.83	29.30
1909.....	18	8,658.58	19	9,658.58	1,660.57	.....
1910.....	22	67,975.00	22	67,475.00	1,370.41	6.04
1911.....	7	5,575.00	6	4,575.00	412.60	.....
1912.....	18	19,690.58	13	15,590.58	2,372.56	.....
1913.....	13	20,925.00	14	20,525.00	4,306.30	.....
1914.....	1	1,000.00	3	3,100.00	1,113.99	13.50
1915.....	2	1,600.00	2	1,600.00	.....	.....
1916.....	7	1,945.00	7	1,945.00	230.00	2.68
1917.....	11	7,310.37	11	7,310.37	200.33	6.55
1918.....	18	24,260.35	15	20,960.35	5,187.50	450.52
1919.....	27	32,428.00	23	30,028.00	18,789.00	1,456.32
1920.....	18	15,211.28	21	16,211.28	8,938.44	118.50
1921.....	13	3,806.77	14	4,806.77	3,875.00	.....
1922.....	9	2,25.00	7	1,175.00	1,020.80	13.63
Totals....	343	\$311,170.63	328	\$297,006.33	\$54,738.39	\$2,249.67

COLLECTIONS.

Statement of all loans granted by the Society as well as those taken over from the Baron de Hirsch Fund and from the Jewish Agriculturists' Aid Society of America.

Loans granted by this Society to December 31, 1921.....	6,488
Loans taken over from the B. de H. Fund.....	213
Loans taken over from the J. A. A. S. of America.....	26
	6,727
Loans not closed, December 31, 1921.....	42
Rescinded, prior to December 31, 1921.....	554
Transferred to Property, " " ".....	154
Foreclosed, " " ".....	107
Charged to Profit & Loss, " " ".....	213
Merged with later loans, " " ".....	657
Repaid in full, " " ".....	3,410
	5,137
Loans in force, December 31, 1921.....	1,590
Loans not closed, December 31, 1921.....	42
Loans granted during 1922.....	482
	524
Total Loans to be accounted for December 31, 1922....	2,114
Loans not closed, December 31, 1922.....	28
Rescinded during 1922.....	41
	69
To be reported on December 31, 1922.....	2,045
Transferred to Property, during 1922.....	15
Foreclosed, " ".....	4
Charged to Profit & Loss, " ".....	10
Merged with later loans, " ".....	53
Repaid in full, " ".....	342
	424
Total Loans in force, December 31, 1922.....	1,621
Nothing due.	132
Paid up to date.....	489
In arrears with Interest.....	72
In arrears with Installments.....	511
In arrears with Interest and Installments.....	407
	1,621

CLASSIFICATION OF LOANS.

To be reported on December 31, 1922..... 2,045

THE J. A. S. ACCOUNT.

EASTERN FARM LOANS :

Cash Loans.....	1,507
MIDDLEWESTERN AND SOUTHERN LOANS.....	274
NORTHWESTERN LOANS	137
HOME BUILDING AND MISCELLANEOUS LOANS.....	106
	2,024

J. C. A. ACCOUNT.

SOUTH JERSEY COLONIES' FUND.....	6
CONSOLIDATED CONNECTICUT INDUSTRIES' FUND.....	6
	12

J. A. A. S. OF AMERICA ACCOUNT.....	9
	2,045

J. A. S. ACCOUNT.

EASTERN FARM LOANS.

CASH LOANS.....	1,507
Transferred to Property.....	10
Foreclosed.....	2
Charged to Profit and Loss.....	9
Merged with later Loans.....	46
Repaid in full.....	272
	339
In force, December 31, 1922.....	1,168
Nothing due.....	91
Paid up to date.....	406
In arrears with Interest.....	45
In arrears with Installments.....	383
In arrears with Interest and Installments.....	243
	1,168
Interest in arrears, January 1, 1922.....	\$12,022.66
Interest charged during 1922.....	44,959.28
	\$56,981.94
Interest paid during 1922.....	\$41,470.12
Interest charged off during 1922.....	1,245.00
	42,715.12
Interest in arrears, December 31, 1922.....	\$14,266.82
Installments in arrears, January 1, 1922.....	\$150,326.00
Installments charged during 1922.....	183,844.65
	\$333,670.65
Installments paid during 1922.....	\$171,333.27
Installments charged off during 1922....	5,574.17
Installments merged during 1922.....	6,964.51
Installments transferred to Property, during 1922.....	1,225.00
	185,096.95
Installments in arrears, December 31, 1922.....	\$148,573.70
Principal outstanding, December 31, 1922.....	\$934,733.90

MIDDLEWESTERN AND SOUTHERN LOANS.

TOTAL LOANS.....	274
Transferred to Property.....	0
Foreclosed	0
Charged to Profit and Loss.....	0
Merged with later loans.....	4
Repaid in full.....	43
	47
In force, December 31, 1922 ..	227
Nothing due.....	24
Paid up to date.....	56
In arrears with Interest.....	10
In arrears with Installments.....	79
In arrears with Interest and Installments.....	58
	227
Interest in arrears, January 1, 1922.....	\$1,409.76
Interest charged during 1922.....	8,637.72
	\$10,047.48
Interest paid during 1922.....	\$7,290.44
Interest charged off during 1922.....	
	7,290.44
Interest in arrears, December 31, 1922.....	\$2,757.04
Installments in arrears, January 1, 1922.....	\$20,767.50
Installments charged during 1922.....	40,588.70
	\$61,356.20
Installments paid during 1922.....	\$30,824.24
Installments charged off during 1922...	900.00
Installments merged during 1922.....	50.00
	31,774.24
Installments in arrears, December 31, 1922.....	\$29,581.96
Principal outstanding, December 31, 1922.....	\$191,695.40

NORTHWESTERN LOANS.

TOTAL LOANS.....	137
Transferred to Property.....	3
Foreclosed	2
Charged to Profit and Loss.....	0
Merged with later Loans.....	3
Repaid in full.....	12
	20
In force, December 31, 1922.....	117
Nothing due	2
Paid up to date	9
In arrears with Interest.....	12
In arrears with Installments.....	21
In arrears with Interest and Installments	73
	117
Interest in arrears, January 1, 1922.....	\$9,167.56
Interest charged during 1922.....	5,136.64
	\$14,304.20
Interest paid during 1922.....	\$4,566.20
Interest charged off during 1922.....	241.90
	4,808.10
Interest in arrears, December 31, 1922.....	\$9,496.10
Installments in arrears, January 1, 1922.....	\$42,218.56
Installments charged during 1922.....	12,458.31
	\$54,676.87
Installments paid during 1922.....	\$9,193.31
Installments merged during 1922.....	950.00
Installments transferred to property 1922.....	2,690.86
	12,834.17
Installments in arrears, December 31, 1922..	\$41,842.70
Principal outstanding, December 31, 1922.....	\$102,389.08

In 1901 we granted 27 loans to certain settlers in the Colony of Wapella, Saskatchewan, Canada. These have all been repaid. All subsequent loans in Canada were made by the J. C. A., we acting as its agents until 1907, when all Canadian matters were turned over to a special committee in Montreal.

HOME BUILDING, CREDIT UNION AND MISCELLANEOUS LOANS.

TOTAL LOANS...	106
Transferred to Property	2
Charged to Profit and Loss.....	..
Repaid in full.....	13
	15
In force, December 31, 1922.....	91
Nothing due.....	15
Paid up to date.....	24
In arrears with Interest.....	5
In arrears with Installments.....	23
In arrears with Interest and Installments.....	24
	91
Interest in arrears, January 1, 1922.....	\$2,183.90
Interest charged during 1922.....	2,887.70
	\$5,071.60
Interest paid during 1922.....	\$2,821.93
Interest charged off during 1922.....	.....
	2,821.93
Interest in arrears, December 31, 1922.....	\$2,249.67
Installments in arrears, January 1, 1922.....	\$19,565.50
Installments charged during 1922.....	15,802.69
	\$35,368.19
Installments paid during 1922	\$14,850.68
Installments transferred to property in 1922.....	8,313.33
	23,164.01
Installments in arrears, December 31, 1922.....	\$12,204.18
Principal outstanding, December 31, 1922.....	\$54,738.39

J. C. A. ACCOUNT.

TOTAL LOANS.....		12
Repaid in full.....	2	
Charged to Profit and Loss.....	1	
		3
In force, December 31, 1922.....		9
 Paid up to date.....	2	
In arrears with Interest.....	..	
In arrears with Installments.....	4	
In arrears with Interest and Installments ..	3	
		9
 Interest in arrears, January 1, 1922.....	\$235.80	
Interest charged during 1922	193.56	
		\$429.36
 Interest paid during 1922	\$335.34	
Interest charged off in 1922.....	60.12	
		395.46
Interest in arrears, December 31, 1922.....		\$33.90
 Installments in arrears, January 1, 1922.....	\$2,898.47	
Installments charged during 1922.....	1,312.58	
		\$4,211.05
Installments paid during 1922.....	\$631.78	
Installments charged off during 1922....	275.53	
		907.31
Installments in arrears, December 31, 1922.....		\$3,303.74
 Principal outstanding, December 31, 1922.....		\$4,035.21

J. A. A. S. OF AMERICA ACCOUNT.

TOTAL LOANS.....	9
In force, December 31, 1922.....	9
Paid up to date.....	1
In arrears with Interest.....	0
In arrears with Installments.....	2
In arrears with Interest and Installments ..	6
	9
Interest in arrears, January 1, 1922.....	\$1,012.65
Interest charged during 1922.....	75.36
	\$1,088.01
Interest paid during 1922.....	92.08
Interest in arrears, December 31, 1922....	\$995.93
Installments in arrears, January 1, 1922.....	\$3,982.87
Installments charged during 1922.....	84.42
	\$4,067.29
Installments paid during 1922.....	84.42
Installments in arrears, December 31, 1922....	\$3,982.87
Principal outstanding, December 31, 1922.....	\$7,319.46

COMPARATIVE STATEMENT BY YEARS COVERING
ALL LOANS.

	Principal Collected.	Interest Collected.	Principal Outstanding.	Interest Due and Unpaid.
1900.....	\$3,459.76	\$1,301.83	\$112,826.18	\$1,457.63
1901.....	8,227.16	3,709.93	139,117.75	1,942.57
1902.....	11,220.73	4,881.35	162,693.53	2,095.02
1903.....	19,059.56	5,099.05	199,206.86	2,885.72
1904.....	22,945.84	6,591.39	234,036.24	3,399.37
1905.....	22,782.10	7,351.05	266,681.33	3,989.00
1906.....	29,241.23	8,528.06	318,792.51	5,566.08
1907.....	33,731.39	11,542.49	374,376.23	6,026.52
1908.....	50,031.57	12,859.10	480,052.45	7,316.40
1909.....	61,340.08	16,813.87	556,918.10	9,416.09
1910.....	75,804.95	18,839.91	705,742.90	12,114.05
1911.....	87,757.30	23,330.18	815,069.48	16,555.33
1912.....	94,409.42	27,473.18	933,694.32	23,710.98
1913.....	100,711.94	32,075.46	1,064,046.08	31,767.33
1914.....	97,635.63	36,015.18	1,138,894.94	38,245.02
1915.....	122,442.21	37,579.29	1,133,549.24	39,203.05
1916.....	150,360.26	43,369.70	1,116,881.78	31,602.78
1917.....	174,351.94	47,425.30	1,126,348.60	29,485.02
1918.....	211,947.97	52,076.83	1,078,453.89	24,913.93
1919.....	262,945.82	48,622.46	1,078,488.70	22,112.75
1920.....	239,671.72	50,397.47	1,212,021.28	22,170.42
1921.....	239,581.18	54,302.02	1,278,416.83	26,032.33
1922.....	226,917.70	56,576.11	1,294,911.44	29,799.46

The books and accounts of the Society have been regularly audited by

MESSRS. TOUCHE, NIVEN & COMPANY,

Public Accountants.

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